

The complaint

Miss L has complained about the way Admiral Insurance (Gibraltar) Limited has handled her claim under her Car Insurance policy and the value it placed on her car once it had decided it should be treated as a total loss.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts are not in dispute, so I'll focus on giving the reasons for my decision.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- I'm satisfied the final value Admiral placed on Miss L's car is in accordance with the terms of her policy and in line with the guides we use to check the likely replacement cost of a car.
- I can see Admiral paid interest on the amount due to Miss L to reflect the fact it was paid late, which I think adequately compensates her for the delay in payment.
- I can see Admiral didn't handle Miss L's claim very well at times and this caused her distress and inconvenience, but I'm satisfied that the £275 it has paid in compensation for this is fair and reasonable.
- I can see Admiral has admitted it should have appointed an independent motor engineer to inspect Miss L's car on 15 September 2022, but didn't do this until 25 October 2022. This delayed Miss L's claim for 38 days and left her without the money to buy a replacement car for 38 days longer than should have been the case. So, I agree with our investigator that Admiral should pay her £10 per day to compensate her for not having a car for this period, i.e. £380 in total.
- I have noted Admiral's point that Miss L's policy does not allow for a courtesy car to be provided when the car insured has been declared a total loss. But the payment of £380 is compensation for the fact Miss L didn't have a car due to an error by Admiral, so the policy terms aren't relevant.

Putting things right

For the reasons set out above, I've decided to uphold Miss L's complaint and make Admiral pay her £380 in compensation.

My final decision

I uphold Miss L's complaint and order Admiral Insurance (Gibraltar) Limited to pay Miss L £380.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or

reject my decision before 14 December 2023.

Robert Short
Ombudsman