

The complaint

Mrs J has complained that Admiral Insurance (Gibraltar) Limited failed to provide satisfactory customer service.

What happened

The background to this complaint is well known to the parties and not in dispute. In summary Mrs J called Admiral to enquire about travel insurance. She had previously cancelled her annual multi trip policy due to covid restrictions. She was given information but declined to take another annual policy as it was too expensive for her. She called again but was advised that Admiral was unable to provide a single trip insurance quote at that time.

Very sadly Mr J passed away suddenly in August 2022, and Mrs J needed to make arrangements to change the travellers on her pre-booked cruise. She incurred expense with regard to the flights but had no travel insurance in place. When Admiral didn't uphold her complaint, she referred the matter here. Our investigator didn't find that Admiral had mis-advised Mrs J. Mrs J appealed.

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.

I'm aware I've summarised the background to this complaint - no discourtesy is intended by this. Instead, I've focused on what I find are the key issues here. Our rules allow me to take this approach. It simply reflects the informal nature of our service as a free alternative to the courts. If there's something I haven't mentioned, it isn't because I've ignored it. I've listened to all the recordings, including Mrs J's call to our investigator after he issued his view.

Although I recognise that Mrs M will be disappointed by my decision, for the following reasons I agree with the conclusion reached by our investigator:

- Admiral correctly told Mrs J that she could renew her annual policy when she called in April 2022. She declined to do so because of the cost and because at that time she had no holiday booked. She called back some weeks later as she had booked a cruise. It was explained to her that she couldn't take out a single trip policy at that time but could call back in December 2022, or three months before the trip. Or she could purchase an annual multi trip policy. This was also correct – Admiral will only quote for a single trip policy when the start date is no more than 270 days from the quote date. That is a commercial decision with which this service can't interfere. Had Mrs J wanted single trip travel insurance at that time she wasn't precluded from looking elsewhere – Admiral isn't a broker and was only selling its own policies.
- The operative that Mrs J spoke to explained that she could take out annual multi trip insurance and could add cruise cover. He gave her quotes – starting from 23 May 2022 including worldwide cover. It was agreed that the operative would email Mrs J the quotes for her to consider. I find that was fair and reasonable, Mrs J had the

option to proceed if she wanted.

- Mrs J felt that she was mis-advised because when she spoke to Admiral she was told that she would be covered by the holiday provider if something happened. The operative she spoke to did say that if the holiday was cancelled due to 'provider fault' the provider will be the one to cover that, not the insurer. I don't think that was incorrect. It may be there was a misunderstanding, but I don't find that this was caused by the operative.
- Mrs J asked the operative what he would suggest – if say she was to get covid. He repeated that she could call back in December for a single trip policy or to take an annual worldwide multi trip policy. I'm not persuaded that she was under the impression she didn't need insurance because the cruise company would provide cover. I say this as after this comment Mrs J asked to go through the annual multi trip cover – as she'd had that before. It seemed that she would consider that cover, although she felt it was expensive.
- It is most unfortunate that Mrs J didn't have any cover in place when her husband Mr J sadly passed away. But I don't find that this is because Admiral did anything wrong, or that she was mis-advised. The operative correctly explained the cover the Admiral could offer.
- Admiral did accept that Mrs J was passed to several operatives when she called to discuss the matter. It felt that this would have been inconvenient and offered £30 in compensation. I find this was fair.

My final decision

For the reasons given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs J to accept or reject my decision before 14 December 2023.

Lindsey Woloski
Ombudsman