

The complaint

Mr P complains that Atlanta Insurance Intermediaries Limited didn't update the storage address of his caravan for his caravan insurance policy which led to him being unable to successfully claim after it was stolen.

What happened

Mr P purchased caravan insurance through Atlanta who are an insurance broker. Mr P stored his caravan at a caravan storage site. The storage site Mr P used when he took the policy out was closing down, so he contacted Atlanta to let them know and discuss two potential new locations for storing his caravan.

Atlanta let Mr P know one site wouldn't be an acceptable storage location for his insurer, and for the other one it would need to refer the details to the insurer. Atlanta also let Mr P know there would be a £25 fee for making the change to his policy. Mr P said he would therefore go with the storage location which needed referring to the insurer and would call Atlanta to let it know once the caravan had been moved.

A few months later, Mr P's caravan was stolen and so he claimed on his policy with the insurer. The insurer reviewed the claim and declined it as it didn't know the storage location for Mr P's caravan had changed. Mr P didn't think this was fair and complained. Our service considered the complaint against the insurer and didn't uphold it. Mr P then complained to Atlanta for not letting the insurer know of the change in storage location.

Our investigator reviewed the complaint and didn't recommend it be upheld. She found that during the call with Atlanta it was agreed that Mr P would call Atlanta to let it know once the storage location had changed. And as Atlanta hadn't been told the storage location had changed, she didn't think it had done anything wrong by not updating the insurer.

Mr P didn't agree. He said he'd thought the change had been agreed and his card would be charged the £25 fee. He also didn't think Atlanta had been clear about what was happening and the next steps.

As Mr P didn't agree the complaint has come to me to decide.

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.

In this decision I'm only considering the actions of Atlanta as the broker of Mr P's policy. The decision to decline Mr P's claim for his stolen caravan has been considered separately by this service.

When Mr P called Atlanta to let it know he needed to change the storage location of the caravan, Atlanta was required to give Mr P clear, fair and not misleading information. If it hasn't done this, then I would look to see what impact that has had on Mr P.

I've listened to the call Mr P had with Atlanta when he discussed the two potential storage locations. For one location Atlanta let Mr P know it would need to refer the decision to the underwriters of the policy but there would be a £25 charge for making that change. For the second location Atlanta inform Mr P that the insurer wouldn't even quote on it due to the security measure in place at the second storage location.

In the call, the advisor says to Mr P that it gives him "food for thought" to which Mr P replies and says it doesn't as he can't leave the caravan at the one which isn't covered. Mr P then goes onto say that he will have to go with the first location and follows this by saying "I'll ring you up at the point I'll swap over then yeah?". The advisor at Atlanta replies by saying "yeah no problem at all".

From listening to the call, I do think it could have been clearer on the next steps, however I don't agree that Atlanta gave misleading information or said the change to the storage location had been processed or confirmed or gave an indication that it would be charging Mr P's card for the change. I'm therefore not persuaded Atlanta did anything wrong by not telling the insurer Mr P had changed the location of where his caravan was stored, as it was agreed Mr P would let Atlanta know once that was done.

I appreciate this will come as a disappointment to Mr P and I understand the impact this theft has had on him. But for the reasons explained I'm not going to tell Atlanta to do anything else.

My final decision

For the reasons explained 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 Mr P to accept or reject my decision before 25 August 2023.

Alex Newman
Ombudsman