

The complaint

Mr R complains that Atlanta Insurance Intermediaries Limited failed to assist him with the claim he made on his insurance policy.

It is important to note that Atlanta aren't the actual insurer, they're what most people would call a broker or intermediary. Their main responsibility was helping to arrange the policy.

What happened

Mr R made an insurance claim for damage to his property, with Atlanta being notified of the incident in October 2019. They, in turn, notified the insurer.

Mr R later followed up with Atlanta to say his claim appeared to be being declined, so they asked the insurer to get in touch with him to clarify matters.

Despite this, Mr R complained to Atlanta about their involvement in the issue. They issued a final response letter to Mr R explaining that their role in the claim was just one of sharing information. They don't manage the claim for him, and they don't make the decision on how it is concluded.

When investigating Mr R's concerns though, Atlanta identified an administrative error on their part. Mr R had a separate complaint which had been overlooked. That related to another claim, so Atlanta didn't think it could've really helped with that matter either – for the same reasons.

Atlanta made a payment of £100 to Mr R, to say sorry for not making that clear at the time.

Mr R wasn't happy with that amount of compensation, so he brought his complaint to our service. An investigator looked into it for him and concluded that £100 was fair compensation. Mr R still didn't agree it was enough, so the case has been passed 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.

I agree with the investigator that £100 is sufficient for what amounted to an administrative error, and one which had no real impact on the claim. As explained, Atlanta isn't responsible for the claim handling or outcome, and I understand Mr R made a separate complaint to the insurer about that.

I do appreciate Mr R would have found Atlanta's error to have been frustrating, but the way I see things is that his overall dissatisfaction lies with the claim and that wasn't their responsibility – so even if there were failings in the claim handling, I can't hold them against Atlanta.

My final decision

It is my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 28 May 2024.

Will Weston
Ombudsman