

The complaint

Mr H complains about the service he received from Zurich Insurance PLC.

What happened

Mr H called Zurich to enquire about the publication of a report. He wasn't satisfied with the answers he received, so he complained. Zurich issued a final response letter a few days later in which it attempted to answer Mr H's queries. Mr H remained dissatisfied, so he asked our service for an independent review.

The Investigator concluded Zurich's agent had tried their best to answer Mr H's queries and the final response letter reasonably addressed them. While he recognised Mr H's frustration, he didn't recommend Zurich do anything more to resolve the complaint. Mr H asked for the complaint to be referred to an Ombudsman, so this matter 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 outcome reached by the Investigator, for the same reasons. While I also accept Mr H was frustrated Zurich couldn't answer his queries when he called, the queries were specific, and I find the final response letter clearly set out the position. I don't find there is a fair and reasonable basis for me to require Zurich to do more to resolve this complaint.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 9 November 2023.

James Langford
Ombudsman