

The complaint

Miss N complains about the way her motorcycle insurance policy was administered by Atlanta Insurance Intermediaries Limited (Atlanta) leading to her policy being cancelled.

What happened

The circumstances of this complaint will be well known to both parties and so I've summarised events.

In April 2024 Miss N purchased a motorcycle insurance policy. The policy was administered by Atlanta. In October 2024 Miss N spoke with Atlanta as she wanted to change the registration of the motorcycle from a private one to its original one. Atlanta said when it changed the registration the insurer was unable to continue insuring the motorcycle. The policy was cancelled and Miss N raised a complaint.

On 18 October 2024 Atlanta issued Miss N with a final response to her complaint. It said the insurer was unable to provide a quotation following the change in registration, but it wasn't privy to the reasons why the insurer made this decision. Miss N referred her complaint to this Service.

Our Investigator looked into things and said she didn't think Atlanta had acted unfairly when setting up the policy, or when processing the change of registration.

Miss N didn't agree with our investigator. She said Atlanta provided the insurer with the incorrect information about her motorcycle when she purchased her insurance policy. This meant when she changed her registration and the correct details of the motorcycle became known to the insurer, it didn't agree to provide cover.

As Miss N didn't agree with our Investigator, the complaint 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 want to acknowledge I've summarised Miss N's complaint in less detail than she's presented it. I've not commented on every point she has raised. Instead, I've focussed on what I consider to be the key points I need to think about. I mean no courtesy by this, but it simply reflects the informal nature of this Service. I assure Miss N and Atlanta I've read and considered everything that's been provided.

I also want to be clear about what I've considered as part of this decision. This decision is solely about the actions of Atlanta and not the insurer. Miss N has raised a complaint about the insurer and so this will be considered separately.

Miss N has said she believes Atlanta provided the insurer with incorrect details about her motorcycle when she purchased her motorcycle insurance policy. I've listened to the call Miss N had with Atlanta when she purchased her policy. During this call the handler

confirmed the make and model of the motorcycle Miss N was looking to insure and Miss N confirmed the details were correct.

Later during this call Miss N told the handler the motorcycle had an E-clutch but that there was no option to enter this information on Atlanta's website and so she wanted to know whether this made any difference. The handler explained if it came standard with the motorcycle it would already be taken into consideration.

Based on the evidence provided, I'm not persuaded Atlanta provided the insurer with the incorrect information when Miss N took out her policy. It confirmed the details of the motorcycle with Miss N and these were the details which appeared on Miss N's schedule of insurance. And whilst I acknowledge Miss N thinks the E-clutch could have made a difference, I've not seen any evidence this was a factor in the insurer later refusing to provide cover.

In October 2024 Miss N made Atlanta aware of the change in registration but Atlanta said the insurer wouldn't provide a quote for her policy to continue. I'm satisfied Atlanta processed this change in registration correctly, and that it was the insurer's decision not to continue with the insurance policy. Ultimately, whether or not the policy could continue was the insurer's decision and not Atlanta's. So, I can't hold Atlanta responsible for the insurer's decision not to continue cover.

I understand the insurer did suggest Atlanta process the mid-term adjustment and then apply no additional premium, but as the insurer wouldn't provide a quote for Miss N's policy to continue this wasn't something Atlanta were able to do.

Taking all of the evidence into consideration, I don't think Atlanta have made an error when administrating Miss N's policy. I'm satisfied it provided the insurer with the correct information about the motorcycle to be insured when the policy was taken out, and that it had no control over the insurer's decision to no longer provide Miss N with cover following the change in registration.

I know this will be disappointing for Miss N, but for the reasons I've explained I don't uphold her complaint.

My final decision

For the reasons I've outlined above I don't uphold Miss N's complaint about Atlanta Insurance Intermediaries Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss N to accept or reject my decision before 29 December 2025.

Andrew Clarke
Ombudsman