

## **complaint**

Mr L bought an Apple iPhone in October 2018 and he purchased AppleCare+, an extended warranty, at the same time. This included accidental damage cover that was underwritten by American International Group UK Limited (AIG).

Mr L's complaint mainly centres around the service he has received from Apple once his phone developed a fault and that Apple had recorded AIG's FCA registration number incorrectly on its website. But Mr L also complains that AIG didn't write to him to explain it was undergoing a restructure in late 2018.

Our investigator looked into the complaint, but she didn't think AIG had done anything wrong. Mr L disagreed with this, so the complaint has been passed to be to review.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. To be clear, I am only looking at Mr L's complaint about AIG in this decision. His complaints about other businesses are being dealt with separately.

Having done this, I'm not upholding this complaint. I'll explain why.

When I look at a complaint I need to decide if a business has done something wrong. And if something has gone wrong, I will then go on to consider if the consumer has lost out as a result of this.

Having carefully reviewed everything Mr L and AIG have given me, I cannot see that AIG has done anything wrong.

I appreciate Mr L was unhappy that AIG didn't tell him personally that it was having a restructure. It looks like the restructure was due to AIG preparing for the UK to leave the EU and it doesn't look like this has directly affected him in any way. Mr L hasn't tried to claim on accidentally damage cover and AIG has confirmed that even if he had tried to make a claim during the restructure period, this wouldn't have impacted on that claim.

I note that AIG has confirmed that its FCA registration number was incorrect on Apple's website, but this has now been amended. But from the information I've seen, I don't think there has been an error on AIG's part or that this has caused Mr L any financial loss.

I know Mr L feels strongly and will be disappointed by this outcome. He's put time and effort into his complaint and I've thought carefully about all the points he's raised. But for the reasons explained above, these points don't change the outcome of my decision.

## **my final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 14 December 2019.

Claire Marchant-Williams  
**ombudsman**