

## **The complaint**

Mr M is unhappy with what Domestic & General Insurance Plc (D&G) did after he made claims on his gadget insurance policy for repairs to four iPads.

## **What happened**

Mr M has a gadget insurance policy with D&G. He's made a number of claims on that policy since March 2020 for repairs to iPads. In 2021 he made a complaint to D&G because he said an iPad he'd sent in for repair hadn't been returned to him. D&G provided details of the repair or replacement history of four iPads Mr M had claimed for in this period. It believed these had all been returned to him and said it never had an iPad with the model number he'd quoted.

Having reviewed the information provided by D&G our investigator was initially concerned one of the iPads might not have been returned to Mr M. But on reviewing further information she was satisfied that was the case. However, she thought the service D&G had provided should have been better and recommended it pay Mr M £50 in recognition of that (which it agreed to do).

Mr M then suggested a different iPad was missing. As it wasn't possible to resolve this difference of view the complaint was allocated to me to decide. I let both parties know my initial thoughts last month. In summary I said:

- I'd compared the evidence D&G and Mr M provided about what happened to the iPads he'd sent for repair and what had been returned to him. Having done so I thought it likely the four iPads which D&G referenced in its final response had been sent back to him. And I explained why that was.
- However, I thought the information D&G provided about this had been confusing (and at times inaccurate). For example it had argued one of the iPads had been replaced when the evidence showed it was still in Mr M's possession. It hadn't been able to provide a serial number for an iPad that had been replaced which added to confusion over what happened. And serial numbers recorded when the iPads were initially submitted for repair were subsequently changed on its records.
- I thought that would reasonably have led Mr M to question the accuracy of the information he was being provided with. And the impact on him was likely to have been greater given his personal circumstances.
- Taking that (and the customer services issues our investigator had already identified) into account I thought it would be fair for D&G to pay him a total of £200 to recognise the unnecessary distress and inconvenience he'd been caused.

D&G accepted what I'd said. Mr M didn't agree. He continued to argue one of the iPads hadn't been returned to him and provided screen shots showing deliveries he'd received from the company involved. He didn't agree the compensation I'd recommended was enough given his circumstances. So I need to reach a final decision.

### **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 appreciate Mr M continues to feel only three iPads have been returned and he should have four. The information he's provided does suggest he only has three. But the question for me is whether that's because of anything D&G got wrong.

I explained in my initial thoughts to him (with reference to the relevant serial numbers) why I was satisfied three out of the four iPads matched the information he'd provided and so it was clear where they were. And D&G had said the other iPad was returned to him in January 2021. I've reviewed the delivery information Mr M has provided but that doesn't cover this period. But D&G has provided evidence from its delivery records which satisfies me this was sent back to him.

So I don't think it's done anything wrong here. I do think the information it provided to Mr M should have been clearer and its customer service better (for the reasons I've already explained). But I'd taken into account Mr M's personal circumstances when considering what the right amount was to recognise the distress and inconvenience he was caused by that. And it remains my view that a payment of £200 is a fair way of doing so.

### **My final decision**

I've decided to uphold this complaint. Domestic & General Insurance Plc will need to put things right by paying Mr M £200.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 11 August 2022.

James Park  
**Ombudsman**