

The complaint

Mr C has complained about Domestic & General Insurance Plc (D&G). He isn't happy that it couldn't tell him the date he registered his appliance under his cooker insurance policy.

What happened

Mr C took out his cooker insurance policy and he wanted to check the date he registered his appliance in order to make a claim under his warranty. But when he called D&G it wasn't able to give him the exact date and so he complained about this.

D&G apologised for its inability to provide the detail Mr C needed and explained why the call takers weren't able to access the information Mr C wanted. As Mr C remained frustrated with how D&G handled all of this and his complaint generally he complained to this Service.

Our investigator looked into things for Mr C but didn't uphold his complaint. He accepted that it must've been frustrating for Mr C to not be able to get the information he wanted when he called. But he thought D&G's apology was sufficient as he was able to advance his warranty claim and the impact was minimal.

As Mr C didn't agree, and just wanted some compensation as a gesture of goodwill, the matter has been passed to me for review.

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.

Having done so I agree that D&G has acted reasonably in apologising for not being able to place the information Mr C required immediately and I'm not upholding this complaint.

I can understand why Mr C is frustrated here as he simply wanted the date of registration of his appliance. And, unfortunately, D&G couldn't get to the bottom of this for him when he called. I've listened to the call and I'm sure Mr C found the process difficult and confusing as he couldn't get the information he wanted quickly and was passed to a number of departments.

However, as our investigator outlined, I don't think Mr C was inconvenienced to the degree that I would expect him to be compensated. Although it was confusing the impact was limited and Mr C went on to advance his warranty claim, so I don't think D&G needs to pay him any compensation and an apology was sufficient.

I note Mr C also wasn't happy that D&G went on to close his complaint down as they thought it was resolved when he still wasn't happy. But it thought matters were resolved once Mr C was able to advance his warranty claim and this Service wouldn't look at the general complaint handling by D&G in any event.

Overall, although I can understand why Mr C was frustrated, I think D&G have acted fairly by apologising and giving feedback. I say this as the impact of the error was small and Mr C was able to advance his warranty claim.

My final decision

It follows, for the reasons given above, that I think Domestic & General Insurance Plc have acted fairly in responding to Mr C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 12 December 2022.

Colin Keegan
Ombudsman