

The complaint

Miss B complains that Domestic & General Insurance Plc (“D&G”) setup and charged her for a policy she didn’t ask for.

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.

As the circumstances of this complaint aren’t in dispute, I’ll summarise my findings.

- Miss B took out a policy with D&G to cover her washing machine in 2019.
- Later, she discovered a separate policy with D&G had also been setup at the same time for a dishwasher. But she says she didn’t own a dishwasher, hadn’t taken out the policy, and hadn’t received policy documents about it.
- D&G initially agreed to refund £134.64, which was two years of premiums. After the complaint was referred to this Service, D&G agreed to refund the remainder of the premiums, plus interest, which was a further £57.85. And cancel the dishwasher policy. The washing machine policy remains in place and that’s not in dispute.
- D&G has done this because it can’t find a record of Miss B taking out the dishwasher policy, she hasn’t made any claims on the policy, and she says she doesn’t own a dishwasher. So I think it was reasonable for D&G for refund all the premiums paid, plus interest, and cancel the dishwasher policy.
- I understand D&G has already carried out the steps it agreed to take to put things right. If so, it need not take any take any further steps.

My final decision

I uphold this complaint.

I require Domestic & General Insurance Plc to:

- Cancel the dishwasher policy.
- Refund the premiums paid for it.
- Pay interest on the refund at 8% simple per year, from the date each premium was paid to the date of settlement*.

*If D&G considers that it’s required by HM Revenue & Customs to deduct income tax from that interest, it should tell Miss B how much it’s taken off. It should also give Miss B a tax deduction certificate if she asks for one, so she can reclaim the tax from HM Revenue & Customs if appropriate.

Under the rules of the Financial Ombudsman Service, I’m required to ask Miss B to accept

or reject my decision before 22 December 2023.

James Neville
Ombudsman