

The complaint

Mrs S complains that she's been charged by Domestic & General Insurance Plc (D&G) to cover an appliance which she asked to be removed from her multi-appliance insurance policy.

What happened

Mrs S has a multi-appliance insurance policy underwritten by D&G. This covers several household appliances for breakdown and accidental damage.

In October 2023 Mrs S complained to D&G that she had been charged for a cooker covered under her policy which had been replaced. She said she had asked for it to be removed several years before, but it hadn't been.

Mrs S asked for a refund of the difference in premiums between four appliances (including the cooker) she'd been charged for, and what the price should have been for the three appliances she needed cover for (a washing machine, vacuum cleaner and fridge freezer).

D&G said they were unable to locate any contact from Mrs S requesting removal of the cooker. But they said in any event, the price remained the same regardless of whether three or four appliances were covered, so they didn't agree to provide any refund.

As Mrs S remained unhappy, she approached the Financial Ombudsman Service.

One of our investigators looked into things but he didn't uphold the complaint. He said the premiums were fixed so would have been the same with or without the cooker included, and the replacement cooker would have been covered. So, he didn't recommend D&G do anything further.

Mrs S didn't agree and asked for a final decision from an ombudsman.

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, whilst I appreciate it'll come as a disappointment to Mrs S, I've reached the same overall outcome as our investigator.

Firstly, I note Mrs S has said to this service that she asked for the cooker to be removed from her multi-appliance insurance policy in 2019 as it had been replaced by D&G then. However, looking at all the information provided, the appliance was actually written off in November 2020 and Mrs S received a cash settlement in February 2021 to replace the appliance with the same model. So, it appears the appliance was actually replaced (via cash settlement) in early 2021, rather than 2019 as Mrs S told this service.

Whilst Mrs S says she asked D&G to remove the cooker from her policy previously, D&G has been unable to locate any previous contact from Mrs S requesting this. I've looked at the internal system notes provided by D&G, and this shows there was no recorded contact from Mrs S between February 2021 when the previous cooker claim was cash settled, and October 2023 when she raised a complaint about the cooker remaining on her policy.

D&G has also provided a copy of each set of renewal documents sent to Mrs S before the February policy renewal each year. These show that cooker remained on the policy each year. But despite being noted on the policy renewal documents, as outlined above, there is no evidence of contact from Mrs S between the cooker claim being settled in February 2021, and Mrs S contacting D&G to complain in October 2023 - which was also eight months after the most recent renewal documents were sent to her, which showed the cooker was one of the appliances covered.

D&G has also said that whilst the cooker was replaced in 2021, as it remained on the policy, the replacement cooker would have been covered since then too. So, Mrs S could have claimed if anything went wrong with her cooker since its replacement.

In any event though, regardless of all the above, D&G has confirmed that because the cover Mrs S had was a multi-appliance policy, the premiums were fixed (and only increased at renewal). So, whether Mrs S had removed the cooker in 2021 (or there was evidence to support she requested this, and D&G had made an error in not doing so), the premiums would have still been the same each year either way. Therefore, whether the cooker was included on the policy or not, the cost of the policy would still have been the same, and Mrs S hasn't paid any more for the cooker being included.

With the above in mind, I won't be directing D&G to provide a refund of premiums to Mrs S.

My final decision

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 7 June 2024.

Callum Milne
Ombudsman