

The complaint

Mr S and Mr S have complained about the way Domestic & General Insurance Plc (“D&G”) administered their appliance insurance policies.

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.

Our investigator thought D&G had taken reasonable steps to put things right. I agree, and for the same reasons, so I don’t think there’s a benefit for me to go over everything again in detail. Instead, I’ll summarise the main points:

- Mr S and Mr S have separate appliance insurance policies with D&G. They live at different addresses, and each registered their own appliances at their own addresses. Whilst related, they are two entirely separate D&G customers.
- D&G’s system mistakenly merged their two accounts and that caused a number of problems. For example, the policy for one Mr S was registered in the other’s name. And letters for one Mr S were sent to the other’s address.
- The customers got in touch with D&G about the problems. D&G initially paid £10 compensation for each customer and told them the problem had been resolved. The problem returned, D&G again said it was resolved, and paid £100 compensation.
- Our investigator thought that was a reasonable amount in the circumstances. He also noted that this Service couldn’t make findings about whether any data protection rules had been broken and directed the customers to an organisation which can.
- There’s no doubt D&G has made mistakes in this case. It’s accepted that and paid compensation. It’s also confirmed the matter is fully resolved, so the problems shouldn’t continue. I haven’t seen anything to suggest otherwise, so I’m satisfied that’s the case as things stand. All that remains is for me to consider whether the compensation D&G paid is a fair and reasonable amount.
- It’s clear the customers have had to spend time and effort getting in touch with D&G about this matter over a period of time. And, despite being told the problem had been resolved, it returned soon after. I think D&G communicated poorly – and that only added to the frustration and disappointment caused by the problem itself.
- Whilst I know the customers don’t think the compensation paid by D&G goes far enough to put things right, I’m satisfied it’s a fair and reasonable amount in the circumstances. So I won’t require it to pay anything further at this time.

My final decision

I don’t uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S and Mr S to accept or reject my decision before 20 November 2024.

James Neville
Ombudsman