

The complaint

Mr H is unhappy with what Domestic & General Insurance Plc (D&G) did when he cancelled a gadget insurance policy.

What happened

At the end of November 2024 Mr H bought some new earphones and took out a policy with D&G to cover them. At the start of December he contacted D&G to cancel the policy as he'd returned the earphones the policy covered and bought different ones. A new policy was set up to cover the earphones and D&G issued a refund for the original policy. However, that was issued in the incorrect name because of an error in how the policy had been set up. Mr H called to request a cheque in the correct name which was sent to him on 3 January 2025. D&G accepted that it had caused some avoidable inconvenience and in its most recent final response said it would issue Mr H with a cheque for £50 in recognition of that.

Our investigator agreed that a result of D&G's error Mr H had received a cheque in the wrong name and it took around a month for one to be correctly issued to him. However, she thought the £50 compensation it had agreed to pay did enough to recognise the distress and inconvenience that caused him. Mr H didn't agree. He thought the impact on him meant that a payment of more than £50 should be made. 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 don't think it's in dispute D&G made an error here which meant Mr H was issued with a cheque in the wrong name in December 2024 (I understand it was in the name of his partner). And I appreciate that caused him inconvenience as he was unable to cash it and had to contact D&G to request a cheque in the correct name. And that wasn't issued until 3 January 2025. So there was a delay in him receiving those funds.

In thinking about the impact of that on Mr H I've taken into account both the physical issues that impact him and the mental health issues he's told us about. I accept that will have exacerbated the impact on him of what D&G got wrong here. But I've also taken into account that the matter was resolved within a relatively short period of time and the sum of money involved was relatively modest (£30). And it appears that D&G agreed to reissue the cheque (and made a request for that) following one call from Mr H. So while I appreciate Mr H feels the compensation should be increased I'm satisfied the £50 D&G has already agreed and paid is a fair way of recognising the impact on him of what it got wrong.

Mr H has also raised concerns about how his complaint was handled by D&G. However, complaint handling isn't one of the activities our rules allow us to consider. So I can't look at in isolation. I could look at it when thinking about the overall customer service D&G provided but I could only make an award for complaint handling if I was also doing so for something related to customer service more generally. That isn't the case here (because I'm satisfied the award D&G has already made and paid does enough to put things right). However, I would add that even if I was able to consider these issues it's unlikely the impact of any

failings by D&G in the handling of Mr H's complaint would have led me to conclude the compensation paid to him should be increased from the £50 D&G has already paid.

My final decision

I've decided not to uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 7 April 2025.

James Park
Ombudsman