

The complaint

Miss M has complained that Domestic & General Insurance Plc (“D&G”) renewed her cooker warranty, and took payment for it, without her agreement.

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 didn’t think the complaint should be upheld. I agree, and for the same reasons, so I won’t repeat all the details. I’ll summarise why I’ve reached my decision:

- Miss M had a D&G warranty which renewed in April 2024. In January 2025, she noticed she was making payments to D&G and got in touch to cancel the warranty. She said she hadn’t been notified by D&G of the renewal and wouldn’t have agreed to it if she had been, as the premium had increased considerably. She asked D&G to cancel the warranty back to April 2024 and refund the amounts paid since then.
- D&G said it had emailed notice of the renewal to Miss M and its records showed she’d opened it. The renewal document set out the increased premium and she hadn’t cancelled the policy within the cooling off period. So it didn’t need to refund anything. But, as a gesture of goodwill, it refunded three months of premiums, which came to around £55.
- Like our investigator, I’m satisfied D&G has acted fairly. It sent a renewal notice around a month before the renewal – and to the correct email address. That meant it gave Miss M a reasonable opportunity to consider whether she wanted to renew the policy, end the policy, or negotiate the terms of the renewal. And the records show she opened the email shortly after it was sent.
- The policy was setup to automatically renew. That’s not unreasonable in principle and, as Miss M had had the policy for a number of years by that time, I think she would have reasonably expected it. I would still have expected D&G to give Miss M a reasonable opportunity to intervene and end the policy if she wanted to – and it did. As a result, I don’t agree the renewal and subsequent payments were unauthorised.
- When Miss M got in touch to cancel the policy, D&G did so. As it was well outside the cooling off period by that time, D&G wasn’t obliged to offer a refund. But it offered a partial refund nonetheless. Whilst that wasn’t as much as Miss M was seeking, it was more than D&G was required to do, so I’m satisfied it treated her fairly.
- I haven’t seen anything to suggest Miss M couldn’t have made a successful claim on the warranty. So I’m satisfied she was able to benefit from the cover she paid for.
- This decision is solely about D&G and the way it dealt with the warranty. It’s not about any other business, such as Miss M’s bank. So I haven’t considered the way

her bank acted in relation to her direct debit indemnity claim. Miss M is entitled to make a separate complaint about that if she wishes.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 6 May 2025.

James Neville
Ombudsman