DRN-5586738

The complaint

Miss S complains that Domestic & General Insurance Plc ("D&G") has asked for proof of purchase in order to deal with a claim under her device insurance policy.

Where I refer to D&G, this includes the actions of its agents and claims handlers for which it takes responsibility.

What happened

The detailed background to this complaint is well known to both parties, so I'll only summarise the key events here.

- Miss S made a claim under her device insurance policy, underwritten by D&G, for an iPad and TV. D&G requested proof of purchase in order to process the claims.

- Miss S raised a complaint. In summary, she says:
  - D&G should've requested this information at the inception of the policy.
  - She wasn't asked to provide proof of purchase on previous claims.
  - The TV is over ten years old, and she no longer has the receipt. She's provided D&G with a reservation email from the retailer dated 2013.
  - She's provided an Apple invoice for the iPad.

- D&G didn't uphold the complaint. It's told our Service, in summary, that:
  - The policy terms are clear what information will be required to settle a claim.
  - Miss S has held device insurance policies with it on and off for several years. She's made multiple claims during that time.
  - All claims have been settled where proof of purchase has been provided.
  - Miss S held this policy for less than four weeks before making a claim for three of the nine insured devices. There is a 30-day wait period for claims which it doesn't seek to rely on.
  - The reservation email for the TV doesn't show the device was actually purchased. And it wants to see the accompanying email to the Apple invoice.

- Our Investigator didn't uphold the complaint. She was satisfied D&G could fairly ask for proof of purchase and this was set out clearly in the policy terms which were provided to Miss S at the inception of the policy. She suggested other ways Miss S could demonstrate proof of purchase in place of a receipt, such as bank statements or contacting the retailer to see if they have a record of the transaction – which D&G has agreed to accept.

Miss S didn't accept our Investigator's findings, so the complaint has been passed to me to decide.

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've taken into account all the information provided to me by both Miss S and D&G. But I won't comment in detail on every single point that's been made. Instead, I'll focus on the key points that are relevant to the outcome I've reached. That's in line with our remit, which is to resolve complaints promptly and with minimal formality.

When making a claim under an insurance policy, the onus is on the policyholder to prove they have a valid claim. In this case, Miss S must show she has an insurable interest in the device being claimed for and that an insured event has occurred.

To satisfy these terms, it's not uncommon for an insurer to ask for proof of purchase. And this is reflected in the policy's Insurance Product Information Document (IPID) which says:

> *"What are my obligations?*
> - *To provide evidence in support of claims if requested by us, such as proof of purchase and, for a mobile, proof of usage of it by you from policy inception to a claim incident."*

I appreciate Miss S purchased her TV some time ago and she hasn't retained the receipt. Whilst this is unfortunate, it doesn't automatically follow that D&G should accept the claim without it. I'd expect D&G to accept alternative evidence such as a bank statement, which it has agreed to do. As the onus is on Miss S to prove her claim, she'll need to contact her bank and/or the retailer to see what information is available.

Regarding the iPad, Miss S has provided an Apple invoice. But D&G has asked for the covering email to verify its validity. I don't consider this unreasonable in the circumstances.

Miss S says D&G should've asked for proof of purchase at the inception of the policy. I'm satisfied its standard industry practice for this information to be requested at the time a claim is made, and this is reflected in the policy documentation provided to Miss S at the point of sale.

My final decision

For the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 10 September 2025.

Sheryl Sibley
Ombudsman