

The complaint

Mrs A has complained that Domestic & General Insurance Plc (D & G) incorrectly cancelled a repair and replacement policy for her TV, and she had to take out a new policy which was more costly.

What happened

In February 2025 Mrs A called D&G about one of her policies and was told that her TV policy had been cancelled in October 2024 following a call from her.

Mrs A was unhappy about this because she hadn't intended for the policy to be cancelled and raised a complaint with D&G. This wasn't upheld and so she brought her complaint to us.

One of our investigators has looked into Mrs A's complaint and he thought D & G had acted fairly but Mrs A disagreed with our investigators view, and so the case has come to me to review.

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'm not upholding this complaint, and I will explain why below.

Mrs A originally had two policies for TV's with D&G which I will refer to as policy 1 and policy 2.

A claim was made under policy 1 in March 2024 for a fault on the TV. The TV was replaced as it couldn't be repaired. This brought the policy to an end in line with the terms and conditions of the policy which state:

"If we arrange to replace your appliance (or to pay a settlement towards a replacement), your policy will end immediately. No fee paid will be refunded."

And so, from March 2024 Mrs A only had one television policy running, which was policy 2.

In October 2024 Mrs A rang D&G to discuss her policies. I have listened to this call recording.

At the start of the call, Mrs A explains that she wants to cancel some policies, and when the call handler asks which ones, she says "Let me just get it up on my account", which suggests that she is looking at her online D&G account at the time, which would list all her policies.

She then identifies a number of appliances that she wants to cancel the policies for, including the policy for a TV.

When the call handler asks her why she no longer wants the TV policy she replies that she has thrown it away. She doesn't mention any second policy, or check that she is cancelling the right one, and nor does she say she is cancelling the policy for the TV which has been replaced – which is what she has later suggested she was doing.

The call handler confirms cancellation of three of the policies, including the television policy, and the call ends.

I appreciate that Mrs A may not have intended to cancel the policy and she may have made a mistake by assuming that the policy still operating was for the TV that had been replaced.

However, she didn't make any attempt during the call to clarify the position with the policies, and was clear in her instruction to cancel, even when the call handler asked whether the TV was broken, thereby trying to ascertain if it was eligible for repair. I'm also mindful that the direct debit for policy 1 ceased in March 2024 and it will have shown as cancelled on her online account. And so I can't fairly say that D&G have done anything wrong here in cancelling the policy on the basis of the instructions from Mrs A in the call in October 2024.

My final decision

My decision is that I'm not upholding Mrs A's complaint about Domestic & General Insurance Plc and they don't need to do anything further

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 23 September 2025.

Joanne Ward
Ombudsman