

The complaint

Miss F and Mr P are unhappy with the way Domestic & General Insurance Plc (D&G) recorded incorrect information on their home appliance insurance account.

What happened

In 2022 a policy taken out by Miss F's former partner was found to be incorrectly linked to Miss F. D&G apologised for that mistake and said it had been corrected. Despite this the policy continued to be linked to Miss F and she received information about it. She and Mr P say they complained to D&G about it many times.

Miss F and Mr P say that eventually they felt they had no choice but to close all their accounts with D&G. They complained to D&G. It said it would investigate the problem and take steps to ensure it wouldn't happen again. It apologised for the inconvenience and paid them £80 compensation.

Miss F and Mr P referred their complaint to this service. Our Investigator recommended that D&G should increase the compensation to £150. As D&G didn't agree, the matter has been referred to me.

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 sorry to hear of the difficulty Miss F and Mr P had in getting someone else's policy removed from their account. I can understand why this has caused them to be concerned about the safety of their data.

It's not the role of this service to regulate compliance to data protection legislation in the UK. What we can look at is the impact of any breach by a financial business and award compensation to consumers who have suffered as a result.

Whilst there hasn't been any financial loss, this issue has caused Miss F and Mr P trouble and upset. Miss F says the information related to her ex-partner from whom she had a deeply emotional divorce and she tried to explain this to D&G many times through various channels. In the circumstances I think a total sum of £150 is appropriate to compensate them for this. I'd like to reassure D&G that this compensation is not in respect of the complaint which was raised in 2022. I have just considered the impact on Miss F and Mr P of the recent errors on their account.

My final decision

I uphold this complaint and require Domestic & General Insurance Plc to pay additional compensation of £70 to Miss F and Mr P.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F and Mr P to

accept or reject my decision before 8 October 2025.

Elizabeth Grant
Ombudsman