

The complaint

Mr K has complained that Domestic & General Insurance Plc (D&G) mis-sold him an appliance protection policy.

What happened

Mr K took out the policy in September 2024. He wanted to insure a fridge freezer. He says that at the time of the sale he was clearly told the policy would cover second hand appliances bought privately and that a handwritten receipt would be acceptable. When he made a claim D&G requested a retailer receipt.

Unhappy that his claim was declined, Mr K referred his complaint to our service.

The investigator didn't recommend that it be upheld. They didn't conclude that the policy had been mis-sold. Mr K appealed.

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.

Having done so, and although I'm sorry to disappoint Mr K, I agree with the conclusion reached by the investigator. I'll explain why.

When the plan was taken out I can see that there was some confusion over the model of the fridge freezer, this was corrected and a new policy was set up at a slightly increased premium. There were two sales calls and I have listened to both. However proof of purchase wasn't discussed in either call. So I don't find Mr K was advised a handwritten receipt or proof of purchase from private individuals would be acceptable.

D&G had a duty to provide Mr K with product information to ensure that he was able to make an informed decision. During the sales calls the adviser read out to Mr K some terms and conditions, explaining that he didn't cover all benefits and exclusions but that they were included in the terms and conditions. Mr K was sent by email the agreement and policy document, which he received whilst on the sales call and he was also advised of his right to cancel. I find that D&G met its regulatory duty in this regard.

In this decision I am considering whether the policy was mis-sold and for the reasons given I don't think it was. I am not considering the claim specifically, although I don't find it was unreasonable for D&G to request some proof of purchase in order to process Mr K's claim. It seems Mr K was unable to provide evidence that D&G felt was satisfactory and the policy was ultimately cancelled in November 2024. As indicated, I haven't seen the/any evidence Mr K supplied and therefore make no finding on whether it was fair for D&G to decline to progress the claim on the basis of that evidence.

Turning back to the complaint before me, Mr K provided this service with a recorded call, which he felt demonstrated that the policy was mis-sold. In that call he asked for his policy to

be reinstated. He also asked whether he could claim using a handwritten receipt. But this call took place in April 2025. The policy about which he complains was sold in September 2025 and cancelled in November 2024. I do understand his frustration, but in all the circumstances I don't find that a policy was mis-sold to him in September 2024 or that D&G misled him during the sale.

My final decision

For the reasons given my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 24 November 2025.

Lindsey Woloski
Ombudsman