

The complaint

Mr R complains that Domestic & General Services Limited (D&G) didn't provide policy documentation to him in a timely manner after he purchased a furniture protection plan.

What happened

In September 2023, Mr R purchased a wardrobe from a retailer, which I'll refer to here as "A". At the same time, he took out a 3 year furniture protection plan to cover his wardrobe for parts, labour, call out charges and accidental damage. This policy is underwritten by D&G

Mr R said A informed him that he'd receive policy documentation from D&G within 14 days of incepting his policy. But this didn't happen. Mr R stated he spent over 8 hours on the telephone and made around 12 visits to A to chase this documentation. By August 2024, Mr R said he still hadn't received any policy documentation from D&G. So, he complained.

On 22 August 2024, D&G issued its final response to Mr R's complaint. It acknowledged the time that Mr R had spent on the telephone chasing his policy documentation. And it explained that policy documents had been sent to Mr R at an incorrect address as a result of an error which led to his policy being merged with another address. It accepted that Mr R hadn't received the documents he'd been requesting and upheld his complaint. It paid him £50 to recognise the poor service provided. A final decision on jurisdiction has already been provided to Mr R, which explains that our service is unable to investigate this complaint.

On 10 January 2025, Mr R contacted D&G to complain that he still hadn't received his policy documents. He wanted D&G to increase the compensation it had previously paid to resolve his 2024 complaint. D&G spoke with Mr R on 13 January 2025 and declined to award additional compensation. It said Mr R accepted this decision. And it said it had therefore resolved his concerns during its telephone discussion with him. It issued its response to Mr R's complaint on the same date.

On 1 May 2025, Mr R complained again to D&G that his policy documentation was still outstanding. He asked D&G to increase the compensation it had previously paid. On 16 May 2025, D&G wrote to Mr R with its final response to his complaint. It paid him an additional £70 in compensation and confirmed that historical data irregularities had resulted in policy documentation being sent to an incorrect address. D&G also emailed policy documentation to Mr R, which he confirmed receipt of.

Being dissatisfied with how D&G proposed to resolve his complaint, Mr R referred his complaint to our service. He wanted us to consider awarding compensation of £100 per hour to recognise the time he'd spent in contacting D&G about his policy documentation.

Our investigator looked into Mr R's concerns as raised in his 2025 complaints. They were persuaded that £70 in compensation was fair and reasonable to reflect the trouble and upset Mr R had experienced as a result of not receiving and chasing his policy documentation from 22 August 2024 until 16 May 2025. So, they didn't recommend upholding this complaint.

D&G accepted our investigator's view on the merits of Mr R's complaint. But Mr R disagreed.

In response, Mr R stated he'd only received his policy documents by email on 16 May 2025, and he stated that they were inaccurate. He said he still hadn't been provided with a posted version. He didn't feel that the compensation awarded appropriately reflected this.

When D&G responded it explained that it hadn't posted policy documentation to Mr R in error. It refuted, however, that the emailed policy documentation was incorrect and agreed to our service considering Mr R's concerns about what had happened as part of this complaint.

Our investigator reassessed Mr R's complaint and recommended upholding it. They thought D&G had acted unfairly in not posting documentation to Mr R in line with his request and they thought it should pay an additional £50 in compensation to reflect this service failing. But they weren't persuaded that the emailed policy documents had been incorrect.

D&G agreed to pay the compensation recommended by our investigator to resolve this complaint. But Mr R thought the recommendation was unfair and unreasonable and requested an ombudsman decision. So, I've been asked the fairest way to decide this complaint.

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 about the difficulties Mr R experienced here in relation to the provision of his policy documentation. I'm satisfied that it shouldn't have been as difficult as it was to obtain the documents he'd been persistently requesting from D&G. I can see how strongly Mr R feels about this complaint and I appreciate the reasons why he's referred it to our service. However, while I sympathise, the issue that I must determine is whether D&G made a mistake, or treated Mr R unfairly, such that it needs to now put things right.

I'm aware that I've summarised the events of the complaint. I don't intend any discourtesy by this - it just reflects the informal nature of our service. I've concentrated on what I think are the key issues. I can assure Mr R and D&G that I've read everything that they have provided. So, if I've not mentioned something it's not because I haven't considered it. It's just that I don't think I need to comment on it in order to reach what I think is a fair and reasonable outcome.

This service is an informal dispute resolution service. When considering what's fair and reasonable, I'm required to take into account a number of matters, which include relevant law and regulations, regulators' rules, guidance and standards, codes of practice, the terms and conditions of any insurance policy and, where appropriate, what I consider to have been good industry practice at the relevant time. I'm not limited to the position a court might reach.

I mentioned in the background to this complaint that Mr R made a complaint in August 2024 about not receiving policy documentation and the efforts he went to in order to request these documents. He informed our service that he spent over 8 hours on the telephone and made around 12 visits to A to chase information about his policy.

A jurisdictional decision has already been issued explaining that Mr R's August 2024 complaint was referred to our service out of time. Mr R is referred back to my jurisdiction decision for further information about this.

For clarity, this decision relates only to the issues raised by Mr R about the service provided by D&G after 22 August 2024 in relation to requests he made for the provision of policy documentation. This final decision will also address the concerns Mr R raised with our

service about the way in which policy documentation was provided to him in May 2025 because, as I mentioned in the background to this complaint, D&G has consented.

There are two separate parts to Mr R's complaint here. The first part of Mr R's complaint concerns how D&G dealt with his requests for his policy documentation from 22 August 2024 until 16 May 2025 when it emailed the documents to him. The second aspect of Mr R's complaint relates to how D&G provided policy documentation to him on 16 May 2025. I'll deal with each separately starting with the first part of Mr R's complaint.

Based on the evidence available, I can see that the majority of Mr R's telephone calls to D&G were prior to August 2024. After this period, I understand that there was much less contact to chase outstanding policy documentation. From business records provided to our service I can see that around 7 calls were made by D&G and Mr R to discuss the missing policy documentation between January and May 2025. And I bear in mind that the requested documents weren't provided to Mr R until 16 May 2025. I can appreciate that this was frustrating, causing Mr R inconvenience and upset.

D&G has explained that the delays in providing policy documentation to Mr R were as a result of a data irregularity which resulted in his policy documentation being posted to an incorrect address in error. In its final response correspondence, dated 16 May 2025, D&G apologised for what happened and explained that it was sending Mr R a cheque for £70 to resolve his complaint. It also explained that the issues causing the data irregularity had been resolved, so I'm satisfied this is unlikely to happen again to Mr R.

I've mentioned that Mr R wants our service to award compensation that reflects the time he's spent in pursuing this complaint. I can see that he's valued his time at £100 per hour. But that isn't how we assess compensation. And I've thought about whether the compensation offered to resolve the first part of Mr R's complaint is fair and reasonable.

Our service isn't here to punish businesses. When our service considers an award of compensation we look at the impact of a business' mistake on the consumer. When deciding what potential compensation to award our service must take two things into account: financial loss as a result of any business error and non-financial loss, including inconvenience and upset.

Here, I haven't seen any evidence to demonstrate that Mr R suffered financial loss because of what happened. I say this because he's provided telephone records to our service, which show that when he contacted D&G about his complaint he didn't incur a cost. While these call records are historic, they indicate that Mr R has the benefit of a free call allowance. And I haven't seen any call records showing calls to D&G that incurred a cost.

I understand that Mr R asked D&G to reimburse him for his travel expenses and the time he spent in travelling to A to request copies of his policy documentation. But D&G declined to compensate Mr R for these matters because it said the policy doesn't cover travel expenses. It explained that this is an indirect cost and I agree.

While I can understand the reasons why Mr R may have decided to travel to A to request his policy documentation, this was unnecessary. I say this because A wasn't going to be able to provide policy documentation to Mr R because this would need to be issued by D&G – the underwriters of the policy. So, I'm not going to direct D&G to reimburse Mr R for the time and costs he incurred in travelling to A.

Turning now to awards for non-financial loss there isn't a set formula that we use to calculate awards for errors. It's my role to consider what impact D&G's actions had on Mr R and to decide, within guidelines set by our service, what an appropriate amount of compensation

might be.

In thinking about the appropriate level of compensation here I've taken D&G's errors into account in how it dealt Mr R's repeated requests for policy documentation. And I've thought about the impact that would have had on Mr R. Fortunately, he didn't need to bring a claim. Had he needed to, I think that not having access to policy documentation would have caused additional distress and inconvenience.

I'm not seeking to detract from the time Mr R will have spent in chasing D&G for his policy documents. He's bound to have experienced frustration, distress and inconvenience by that. But overall, I'm satisfied £70 is a reasonable amount that fairly recognises the impact this all had on Mr R. It's consistent with our approach in similar scenarios and it's what I'd have directed D&G pay if no recommendation had been made. It follows that I won't be asking D&G to increase the compensation it paid to resolve the first part of Mr R's complaint.

I'll turn now to the second aspect of Mr R's complaint, which relates to how D&G provided policy documentation to him on 16 May 2025.

Based on the available evidence, I'm satisfied that D&G didn't provide Mr R with his policy documents by post. While it emailed the requested documentation to him, there's evidence that he'd asked for a posted copy too. I'm persuaded that Mr R's request for a posted hard copy of his documents should have been complied with by D&G. It's explained its failure to post policy documentation to Mr R was due to an error.

In considering how this error impacted on Mr R, I'm satisfied this caused additional unnecessary trouble and upset. He had a legitimate expectation that his complaint had been resolved by D&G on 16 May 2025 when it provided its final response to his complaint. As his complaint concerned the lack of posted policy documentation I'm persuaded that, in not posting policy documents to Mr R on 16 May 2025, D&G didn't properly resolve his concerns. It protracted what had happened and this meant that Mr R's distress and inconvenience was exacerbated and extended beyond 16 May 2025. This was unfair and it could have been avoided.

I mentioned that our investigator recommended that D&G pay £50 in compensation to reflect what happened here. And, thinking about this in the context of the repeated requests for policy documentation that Mr R had been making since 22 August 2024, I'm satisfied a further award of compensation is fair and reasonable here. For this reason I uphold this complaint.

I'm aware that Mr R has rejected the compensation recommended by our investigator. So, again, I've considered whether £50 is fair and reasonable while being mindful of our service's approach to awarding compensation.

I haven't seen any evidence of financial loss being incurred by Mr R as a result of what happened. And, in thinking about the additional trouble and upset he'd have experienced here, I'm satisfied overall that £50 is a reasonable amount that fairly recognises the impact this all had on Mr R. Again, it's consistent with our approach in similar scenarios and it's what I'd have directed D&G pay if no recommendation had been made. I won't be asking D&G to increase the compensation recommended by our investigator to resolve the second part of Mr R's complaint. It should now arrange for payment of £50 to be made to Mr R.

Finally, Mr R asserts that the policy documentation that he received by email was inaccurate but I haven't seen any evidence to demonstrate that incorrect information about his policy was provided to him. So, like our investigator, I'm not upholding this part of Mr R's complaint.

Putting things right

For the reasons already outlined, D&G should pay Mr R £50 in compensation to resolve his complaint.

This now brings to an end what we, in trying to resolve Mr R's dispute with D&G can do for him. I'm sorry we can't help Mr R further on this.

My final decision

My final decision is that I uphold this complaint. To resolve this complaint Domestic & General Services Limited should pay Mr R £50 in compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 1 December 2025.

Julie Mitchell
Ombudsman