

The complaint

Mr P has complained about Domestic & General Insurance Plc because he received marketing calls and a letter from it when he had asked not to be contacted.

What happened

Mr P, who had been a customer of D&G, had told it he did not want to be contacted by it for marketing. On 4 June 2025 Mr P received a sales call from D&G, on his work telephone number, during office hours. He complained. He received another call on 16 June and on 17 June, a letter.

D&G responded to Mr P's complaint on 16 June 2025. It explained it had made an error – Mr P had held more than one account with it and when he had opted out of marketing, not all of his accounts had been amended. D&G apologised, assured Mr P that all his accounts had now been amended and paid him £25 compensation.

Mr P remained unhappy. He complained to the Financial Ombudsman Service. He explained that he had been embarrassed professionally due to receiving the personal calls at work. He said he found the letter frustrating too – almost harassing given D&G had promised his accounts had been amended.

Our Investigator thought D&G had responded fairly and reasonably to Mr P's complaint. She didn't think it should have to do anything more.

Mr P said he disagreed. He said it was up to D&G to manage his accounts and he shouldn't be punished for having had more than one. He emphasized the embarrassment he'd felt and that there had been more than one erroneous contact by D&G. He intimated that compensation of at least £100 should be paid.

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 understand that receiving calls was embarrassing for Mr P. I accept that two calls were received by Mr P from D&G on account of D&G's mistake in not handling his data correctly.

I'm satisfied that, that same mistake, likely also caused the letter to be generated and sent to Mr P before the records were updated. I accept that receiving that letter, the day after the date on which D&G assured Mr P in writing that his data record had been amended, was a cause for concern for him. But I also think Mr P must, or should reasonably, have understood the letter would have been posted before the fix was applied.

I don't think anyone is suggesting Mr P should be or is being punished for D&G's mistake. Rather D&G has offered an explanation to Mr P which I think it likely thought would give him some peace of mind. Peace of mind that the calls and letter had occurred due to a simple error which it had been able to fix to ensure no further marketing contact would occur.

Along with the fix which D&G was able to reassure Mr P of, I see it has apologised and paid £25 compensation. In the circumstances, particularly bearing in mind the speed with which D&G acted here, including in sending its final response letter, I'm satisfied that it acted fairly and reasonably to resolve the complaint.

My final decision

I don't uphold this complaint. I don't make any award against Domestic & General Insurance Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 5 February 2026.

Fiona Robinson
Ombudsman