

The complaint

Miss B complains about how Domestic & General Insurance Plc (“D&G”) handled a claim under her insurance policy.

What happened

Miss B holds cover for a number of devices with D&G. She got in touch about her laptop on 27 January 2025. She said there were issues with the battery, and she didn’t think the charging cable was working. Miss B wanted D&G to send her a new charger so she could back up her data before having her laptop collected for repair. D&G said it would put a note on the claim file. D&G tried to collect the laptop but Miss B hadn’t yet backed up the data. So, she got in touch with D&G again on 20 March 2025 about the repair. D&G again tried to collect the laptop but Miss B still hadn’t been able to back up the data.

D&G accepted in its final response on 24 April 2025 that it failed to advise Miss B that it wouldn’t be able to provide her with a new charger as this is the customer’s responsibility to obtain to back up data, and chargers weren’t covered by the policy. To put things right, D&G offered to pay for a replacement charger and delivery (totalling £20.98), as well as refund four months of premiums (totalling £61.96).

Miss B wasn’t happy with D&G’s position. She said the charger was an integral part of her laptop, and she was unable to back up the data without it. She also didn’t think D&G acted fairly or reasonably by not offering to pay for a genuine manufacturer’s charger – rather, it only offered to pay for a third-party one. Miss B says D&G caused her unnecessary distress and inconvenience, it didn’t handle her claim as it should have done, and this may now have resulted in further damage to her device.

One of our investigators reviewed the complaint. Initially, he thought the offer D&G had made was fair and reasonable in the circumstances. He noted that chargers weren’t covered by the policy. So, he thought what it had offered to put things right due to the delay in clarifying this to Miss B was fair.

The investigator then reviewed the complaint again following further information from Miss B. She said her policy would become invalid if she had any unauthorised non-approved accessories – which she said a third-party charger would be. She also said D&G had previously replaced her charger, so it wasn’t acting consistently.

D&G responded to Miss B’s points and said that the third-party charger wouldn’t be an unauthorised non-approved accessory, as it was authorising Miss B to use this. And even though its repairer replaced Miss B’s charging cable previously as a gesture of goodwill, this doesn’t mean it’s covered under the policy terms.

The investigator reviewed everything again and recommended that D&G should pay Miss B an additional £100 in compensation for the distress and inconvenience caused, in addition to what it had already offered to do. He said that even if D&G should have replaced the charger, the policy terms don't guarantee that this would be replaced with the manufacturer's genuine one. He also noted that Miss B didn't have any warranty with the manufacturer that would have been voided if she used a third-party charger.

But the investigator thought that as D&G replaced the charging cable previously, it was reasonable for Miss B to expect that this was something the policy covered. He also thought D&G should have made it clear to Miss B that it would consider the third-party charger to be an approved accessory, and therefore wouldn't invalidate her policy.

D&G didn't accept the investigator's view and asked for an ombudsman's decision. Miss B also thought D&G should pay her more compensation, refund more premiums, and pay for a genuine manufacturer's charger, to put things right. As no agreement was reached, the complaint has been passed to me to decide.

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.

Industry rules set out by the regulator (the Financial Conduct Authority) say insurers must handle claims fairly and shouldn't unreasonably reject a claim. I've taken these rules, and other industry guidance, into account when deciding what I think is fair and reasonable in the circumstances of this complaint.

Miss B's policy covers breakdown of any covered devices, or *"impairment to its functionality, arising as a consequence of mechanical, electrical or component fault"*. The policy terms say D&G will do one of the following: adjust, repair, replace the Covered Device or pay the cost of replacement. D&G accepted to arrange Miss B's laptop to be sent for repair, so this hasn't been in dispute.

The policy terms strongly recommend policyholders to backup and clear personal data before sending a device in for repair. This is what Miss B wanted to do, but said she was unable to do until she had a new charger, and she wanted D&G to provide her with one. But D&G says chargers aren't covered under the policy due to the following exclusion:

"The policy will not pay for the cost of:

[...]

iii. accessories (such as wireless headphones, wireless speakers, carry cases, leads, chargers, discs and memory sticks, additional TV remote controls, 3D glasses) unless they were either originally supplied with a console registered under the policy; or one of the Standard Accessories and you claim in accordance with the terms of the Cover for Standard Accessories as set out in this policy;"

So, D&G says the terms are clear that chargers for laptops aren't covered. I think the above term is clear that a charger is considered an accessory. But the term also sets out that these are covered for mobile phones (the policy includes cover for Standard Accessories for mobile phones, and the definition for these includes a charger), as well as for those originally supplied with a console. I don't think it's particularly clear what is meant by this as the policy terms don't define a "console", and the terms otherwise refer to game consoles, except in this exclusion. The exclusion also doesn't specify that accessories for laptops aren't covered.

Additionally, the policy terms also say the following for preparing an item for repair or replacement:

“If you believe the fault is connected to the power unit/charging cable then please send this in, but otherwise do not pack these.”

And when Miss B had her laptop repaired previously, the cable for her charger was replaced. So, I agree with the investigator that overall, I think it was reasonable for her to expect her policy to cover a faulty charger.

However, I don't think the terms set out that D&G would be required to provide a genuine manufacturer charger. Under repairs, the policy terms say the following:

“The spare parts used to repair Viewing Devices will be either manufacturer spare parts or equivalent with similar specification.”

And under replacements, the policy terms say the following:

“Any replacement item provided will be (at our discretion) one of the following: new, remanufactured or refurbished [...] All replacements will be of the same or similar make and technical specification as your original Covered Device [...] Other than this, we cannot guarantee that a replacement will be the same make, model or colour as your original Covered Device.”

So, even if it would have been fair and reasonable for D&G to replace Miss B's charger, I don't think it needed to provide her with a genuine manufacturer charger, as long as it provided an equivalent with similar specification. I haven't seen anything to suggest that the charger D&G offered to pay for didn't meet this requirement. So, I think D&G acted fairly and reasonably when it offered to pay for a third-party charger.

This means that I don't think I could fairly hold D&G responsible for any delays caused after it offered to do so. It had offered Miss B a reasonable way forward to progress her claim. I also think Miss B had a responsibility to mitigate her losses, for example, by borrowing a family member's charger or buying a new one to back up her data (if she didn't wish to use the one D&G offered her) so she could send her laptop for repair.

But I think D&G should've done more to explain why it was providing a third-party charger, and that this wouldn't be considered an authorised accessory under her policy terms. This would have been to reassure Miss B that her laptop would remain to be covered under the policy.

Taking everything into account, I think it's clear that D&G has caused Miss B unnecessary distress and inconvenience. To put things right, I think it should pay Miss B for the charger and delivery as it offered to do, refund four months of her premiums as it offered to do, as well as pay her an additional £100 for the distress and inconvenience caused.

For completeness, I don't think D&G needs to pay Miss B any interest on these amounts because she didn't take any action to mitigate her losses. So, I don't think she's been out of pocket by any amount because of D&G's actions.

My final decision

My final decision is I uphold Miss B's complaint and direct Domestic & General Insurance Plc to do the following:

- pay £15.99 for a replacement charger and £4.99 for the delivery,
- refund four months of policy premiums for the relevant policy year, and
- pay Miss B £100 in compensation for the distress and inconvenience caused*.

*D&G must pay the compensation within 28 days of the date on which we tell it Miss B accepts my final decision. If it pays later than this, it must also pay interest on the compensation from the deadline date for settlement to the date of payment at 8% simple per annum.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 10 February 2026.

Renja Anderson
Ombudsman