

## The complaint

Mrs S has complained that Domestic & General Insurance Plc (“D&G”) declined a claim she made on her jewellery and watch insurance policies.

## 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.

Our investigator thought D&G acted fairly. I agree, and for the same reasons, which she set out clearly and comprehensively. So I don’t think there’s a benefit for me to go over everything again in detail. Instead, I’ll summarise the main points:

- Mrs S claimed for a number of items of jewellery and watches, at a value of nearly £6,000, which she said had been stolen from her whilst out of her home. I understand all of the items were insured on D&G policies.
- The policies cover theft, but only when, in summary:
  1. Violence or the threat of violence is used to take items worn or in close personal custody, *or*
  2. Items have been taken from a locked safe, locked premises or a concealed compartment within a locked vehicle.
- So the policies only provide cover if the theft takes place in one of these specific ways. The policy further clarifies that it doesn’t cover pickpocketing, losing the items, or theft in any other circumstances.
- In short, D&G didn’t think the theft had taken place in any of these specific ways. Based on the circumstances described by Mrs S, I agree.
- There’s been no suggestion that violence or the threat of violence was used to take the items. And it’s clear the second point above isn’t relevant here.
- As the nature of the theft isn’t covered by the policies, I’m satisfied it was fair and reasonable for D&G to decline the claim.
- D&G also raised other reasons for declining the claim. But I don’t think I need to consider them, because the reason above is sufficient for D&G to decline the claim.
- I’m satisfied D&G communicated fairly during the claim. It’s entitled to investigate the circumstances of the theft and any other relevant circumstances, such as the claim history. I don’t think the enquiries it made or the way it expressed its position were inappropriate or unreasonable.

**My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 4 March 2026.

James Neville  
**Ombudsman**