

The complaint

Mrs F has complained that Domestic & General Insurance Plc (D&G) covered the same TV on more than one appliance warranty.

What happened

Mrs F complained to D&G that she had been paying for cover for the same TV on more than one policy. When D&G replied to the complaint, it upheld it. It said Mrs F had been paying for coverage for the same TV under two plans from October 2016 to April 2025. It refunded £1,366.61.

Mrs F complained to this Service because she said the refund should have been about £6,000. Our Investigator didn't uphold the complaint. He said D&G had refunded the premiums paid for the TV only policy. There were two other plans, which covered items in addition to a TV. Mrs F had also intended to insure the other appliances and her TV. So, he didn't think it was fair for the other policies to be refunded. He said the amount refunded was fair.

Mrs F didn't agree. She said she'd only ever had one TV at a time. When her TV broke, it was replaced through the D&G plan. That was the second TV. So, the complaint was referred to me.

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, I don't uphold this complaint. I will explain why.

Mrs F had three policies with D&G. The first, set-up in 2014, covered a set-top box. A 48-inch TV was added to the plan in 2019. The second plan was set-up in July 2016 and covered a 43-inch TV. In September 2016, Mrs F took out a further plan. This was a multi-plan policy and covered a range of appliances, including a fridge-freezer, hob, oven, cooker hood, washer dryer and vacuum cleaner, as well as a TV.

When Mrs F raised her concerns about duplicate cover in 2025, D&G accepted what Mrs F said, which was that the same TV was covered on two different plans. It calculated a refund of £1,366.61 based on the premiums for the policy that only covered a TV. It paid this amount to Mrs F, which included interest on the premiums Mrs F had paid. I'm aware it later paid Mrs F a further £131.04, although the reasons for this additional payment aren't clear. But this meant D&G paid Mrs F nearly £1,500.

Mrs F has said D&G should have refunded her nearer £6,000. However, I've thought about this and I'm not persuaded D&G needs to pay anything further. Based on what Mrs F told this Service, it was a family member who told her this was the amount she should be refunded. However, from what I can see, the cost of the TV cover was nowhere near this amount. The first policy Mrs F took out was for a set-top box. A TV was added to the policy a

few years later. The third policy Mrs F took out was for several appliances, which included a TV. I've seen nothing to suggest Mrs F didn't want the cover for the set-top box, hob, vacuum cleaner and other appliances. Mrs F needed to pay the premiums for that cover. D&G was also providing cover for a 43-inch TV and a 48-inch TV. I'm aware Mrs F has said she has only ever owned one TV. However, it's my understanding that D&G provided that cover at Mrs F's request. I haven't seen evidence to show these two TVs were the same one. I think it was fair that D&G based the refund amount on the standalone TV policy. I'm also satisfied D&G provided a full refund for that policy – and possibly more than this.

I'm aware that after our Investigator issued his view, Mrs F told this Service, D&G had replaced her TV in 2016, not 2019 as had been stated. She thought D&G had misled this Service about this and what had happened more widely. However, I'm not persuaded that's the case. D&G provided evidence to this Service for each of Mrs F's policies. None of those policies showed that a replacement TV had been provided. It's my understanding that D&G's position is that it hadn't, at any point, replaced Mrs F's TV. I also listened to the phone call when Mrs F first brought her complaint to this Service this year. In that call, she said D&G had replaced her TV "*six years ago*", which therefore would have been 2019. So, from what I can see, it was Mrs F who said the TV was replaced in 2019, although she now says this wasn't when it happened. However, regardless of this, D&G calculated the refund back to 2016, which was the year in which Mrs F's TV was first covered. So, I'm not persuaded any issues around whether and when the TV was replaced affect the refund amount.

So, having looked at what happened, I don't uphold this complaint or require D&G to do anything else in relation to it.

My final decision

For the reasons I have given, it is my final decision that this complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F to accept or reject my decision before 16 December 2025.

Louise O'Sullivan
Ombudsman