

The complaint

Mrs L complains Domestic & General Insurance Plc (D&G) has cancelled her extended warranty insurance policies.

Mrs L is being represented in this complaint by her husband Mr L.

What happened

The circumstances of this complaint will be well known to all parties and so I've summarised events.

In February 2025 Mrs L purchased extended warranty insurance policies to cover some of her household items. D&G cancelled the policies the day after they were taken out. Mrs L was unhappy with this and so raised a complaint.

On 28 May 2025 D&G issued Mrs L with a final response to her complaint but didn't uphold it. Mrs L referred her complaint to this Service.

Our Investigator looked into things. He said he thought D&G had acted fairly when it cancelled Mrs L's policies. Mr L didn't agree with our Investigator. He said D&G hadn't written to explain why the policies had been cancelled.

As an agreement couldn't be 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.

I want to acknowledge I've summarised Mrs L's complaint in less detail than it's been presented in. I've not commented on every point she has raised. Instead, I've focussed on what I consider to be the key points I need to think about. I mean no discourtesy by this, but it simply reflects the informal nature of this Service. I assure Mrs L and D&G I've read and considered everything that's been provided.

The terms of Mrs L's policies set out D&G's rights to cancel the policies. The terms state:

'We may cancel this policy where there is a valid reason for doing so by giving you at least 7 days' written notice. Valid reasons include but are not limited to the following:

- *Where you have used threatening or abusive behaviour or language towards our staff or suppliers.'*

D&G has said it has previously cancelled policies Mr L held with it due to his behaviour toward its staff and made him aware any future policies would be cancelled without notification. It's said as Mrs L is linked to Mr L, it was reasonable for it to cancel her policies.

Based on the evidence provided I'm satisfied Mrs L is linked to Mr L. And the terms of Mrs

L's policies entitle D&G to cancel her policies if it has valid reason for doing so. I think it was reasonable for D&G to consider this as a valid reason for cancelling Mrs L's policies and it's not a decision I intend to interfere with.

The terms of Mrs L's policies explain D&G will provide seven days' written notice when cancelling a policy. And I acknowledge D&G didn't provide this notice when cancelling Mrs L's policies. However, Mrs L is ultimately unhappy her policies have been cancelled, and not because she wasn't given notice of the cancellation. So, I don't think D&G's decision not to provide seven days' notice of cancellation has made a material difference here.

I know this will be disappointing for Mrs L. However, I think D&G has fairly cancelled her policies in line with the terms of her policies and so I don't uphold her complaint.

My final decision

For the reasons I've outlined above, I don't uphold Mrs L's complaint about Domestic & General Insurance Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 12 January 2026.

Andrew Clarke
Ombudsman