

## The complaint

Mr D complains Domestic & General Insurance Plc (“D&G”) handled a claim made on his appliance protection policy unfairly.

## What happened

The circumstances of this complaint are well known to both parties. And as the Investigator detailed what happened in their view, I won’t repeat events here. Rather, I will focus on the reasons for my decision.

## 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.

Mr D has various appliance protection policies with D&G. In May 2025 he called to add two appliances – a fridge and a vacuum cleaner. I’ve listened to a recording of the call. While adding the appliances, Mr D explained he’d recently been asked by D&G to provide proof of purchase / ownership when making a claim related to another appliance. He queried if this was unusual and/or a change in policy, saying he’d never been asked to provide proof of purchase when making previous claims.

D&G’s agent said the request for proof of purchase on the previous claim (for a cooker), could have been a “*quality check type thing*” and was something D&G may ask for “*every now and then*”. The agent said proof of purchase would always be needed in respect of television claims.

Later, Mr D made a claim for damage to the fridge, and he was asked for proof of purchase and then proof of ownership. Mr D says this came as a disappointment as based on what he’d previously been told he thought D&G would go ahead with the repair without further effort on his part. He complained. D&G accepted it could have provided clearer information and refunded two fridge premiums (£12.82). It further said it would consider the fridge claim if Mr D provided proof of purchase/ownership. Mr D remained dissatisfied, so he asked our Service for an independent review.

My key findings are as follows:

- I don’t find the policy was mis-sold. I say this because it’s common for insurers to validate claims, which includes asking for proof of purchase, and D&G didn’t say it wouldn’t ask for proof of purchase / ownership.
- I find D&G has dealt with the claim fairly. I say this because it was reasonable for it to ask for proof of purchase, and when Mr D said he didn’t have a receipt, it agreed to consider other relevant evidence.
- I understand there is some confusion around whether the policy for the fridge is still active. Mr D will need to enquire about this with D&G directly.

- I find the information D&G gave Mr D was confusing, and I understand why he was disappointed and frustrated, as he clearly was, when he was asked to provide proof of purchase. A clearer explanation would have avoided this, so I'm satisfied Mr D has been caused some minor avoidable distress and inconvenience. I find £100 compensation (in addition to the £12.82 premium refund) fairly and reasonably reflects the impact on him.

### **My final decision**

My final decision is I uphold this complaint and direct Domestic & General Insurance Plc to pay Mr A £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 31 March 2026.

Nicola Beakhust  
**Ombudsman**