

## The complaint

Mr J complains that Domestic & General Insurance Plc ('D&G') failed to cancel a warranty for an appliance that had been replaced.

## What happened

In February 2025, Mr J discovered he had two D&G warranties for two tumble dryers during a review of his plans. He told D&G he thought the first plan had been cancelled when his tumble dryer was replaced in March 2022 and a new plan set up for the replacement dryer. He was unhappy he'd been paying for two plans for almost three years and complained to D&G.

D&G told him its records didn't show any recall or replacement of the original dryer. It also said the manufacturer had no record of the dryer being recalled or replaced. Finally, it noted that Mr J couldn't provide evidence showing the purchase of a new dryer or exchange of his old dryer. It refused Mr J's request for a premium refund. Mr J remained unhappy and complained to this service.

Our investigator didn't recommend that the complaint should be upheld. She accepted D&G's explanation that there was no evidence showing Mr J's dryer had been replaced. She didn't think it should have cancelled the plan before February 2025. Mr J didn't agree, so the complaint was passed to me.

## My provisional decision

I issued a provisional decision on this complaint on 31 October 2025. I said:

*"Mr J initially told us his dryer was replaced "around 10 years ago" and that D&G told him it "had archived their records in 2019 so that the present records did not cover the time that the dryer was replaced." I think this partly explains why D&G thought Mr J was talking about events that happened in 2018.*

*However, Mr J clarified that the dryer was replaced in March 2022. We explained this to D&G. So I don't understand why D&G recently told us Mr J "is saying that they [sic] are still paying for an appliance that was allegedly written off in 2018".*

*D&G's records show:*

- *Mr J has had three separate plans for two different tumble dryers since 2018.*
- *The original plan ('Plan 1') started on 7 August 2018. This cost £4.50 per month at inception and increased at each annual renewal. The final monthly premium was £18.20 in January 2025. Mr J cancelled the plan in February 2025.*
- *Mr J got a new dryer on 16 March 2022. A new plan ('Plan 2') started on 16 June 2022 to cover this dryer. The final monthly premium for this plan was £3.56 in January 2025.*

- *It looks like Plan 2 was also cancelled as part of the February 2025 review and a new plan ('Plan 3') was set up to cover the second dryer. The monthly premium was reduced to £2.97.*
- *This broadly confirms what Mr J told us on 28 May: "[D&G's] records show that the last payment for the tumble drier that was replaced on 16 March 2022 was in fact Feb 14th 2025. Payments for the replacement drier started on 16 March 2022. This information shows that I had been paying for two driers from 16th March 2022 until 14th February 2025."*
- *D&G's system notes for Plan 1 includes the following: "notes on the other plan where the complaint was opened [Plan 2] are wrong. [Mr J] isn't talking about that machine, he's talking [about] this one. A \_completely different machine\_ that was last repaired in 2018. He says THAT is the one which was replaced, and the fact that he took out a new plan on that rather strongly supports that he got a new one!" I think that's a pretty good summary.*

*So I'm satisfied D&G's records show two things. First, Mr J got a new dryer in March 2022. Second, he continued to pay monthly premiums for his old dryer until he cancelled the plan in February 2025.*

*I think there are some unanswered questions here. For example, what happened to the original dryer, who replaced it, and why Mr J didn't notice he was paying for two plans for almost three years. I also think there are gaps in the information provided by D&G. For example:*

- *It told us Mr J has 10 'live' plans at a total cost of £85.64 per month, but only gave us summary details for seven of these (which cost £56.81 per month).*
- *It didn't provide any information on the plans for which Mr J is paying £4.21 and £8.91 per month (per his March 2025 bank statement), or a tenth plan for which Mr J looks to be paying around £16 per month.*
- *It gave us premium history for Plan 2 from June 2024 to present, but didn't provide premium information from inception to June 2024.*
- *It told us the premium for Plan 1 increased in line with inflation. However, an increase in the annual premium from £54 to £218 in six years is clearly well above inflation. At the point Mr J cancelled this plan his annual premium was more than the cost of a new dryer.*

*I don't know exactly what happened here. D&G told us it had reviewed various calls during its investigation, however it doesn't appear to have reviewed any calls when Plan 2 was set up. This might help explain why this plan was set up without cancelling Plan 1. I'll consider any further information the parties can provide that addresses the questions above when they reply to this provisional decision.*

*Whatever happened, D&G's records show Mr J got a new dryer in March 2022 and took out a new plan for this dryer in June 2022. I think it's highly unlikely Mr J retained the original dryer and was using two tumble dryers for just under three years. I agree with the general point made in the internal note I quoted above: the facts strongly support Mr J's argument that his original dryer was replaced at that time.*

*I don't know whether the failure to cancel the original plan was D&G's mistake or Mr J's. But I think Mr J would have cancelled the first plan immediately if he knew he was still paying for*

*it. I also think D&G might reasonably have recognised that Mr J was paying premiums for two tumble dryers and raised this with him. He's currently paying D&G just over £1,000 per year. I think it's likely he's paid D&G several thousand pounds since March 2022. I don't think it's fair that he was paying for a warranty he didn't need during this period.*

*In the circumstances, I think D&G should refund Mr J the premiums for Plan 1 from March 2022 to February 2025, plus interest. Mr J's Plan 1 premiums for this period were £436. To make things simple, I propose D&G pays Mr J £500."*

### **Responses to my provisional decision**

Mr J accepted my provisional decision and had no further comments.

D&G didn't reply.

### **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.

As neither party had any more comments or evidence they wanted me to consider, I uphold the complaint for the same reasons set out in my provisional decision.

### **My final decision**

My final decision is that I uphold the complaint and order Domestic & General Insurance Plc to pay Mr J £500.

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

Simon Begley  
**Ombudsman**