

## The complaint

Mr N has complained that Domestic & General Insurance Plc ('D&G') declined his claim for repairs to his cooker under his home appliance insurance policy.

## What happened

Mr N had taken out cover for his cooker with D&G on 17 March 2025 and on 28 April 2025, he sought to raise a claim for repairs to the cooker. D&G requested a proof of purchase of the cooker in order that it could progress the claim. Mr N said that he'd paid for the cooker in cash, and so he had no bank statement to prove payment. As it was purchased over five years previously, the receipt had also faded over time and was illegible. D&G therefore declined Mr N's claim and offered return of two months' premiums.

Mr N complained to D&G; however, it maintained its stance. In the circumstances, Mr N referred his complaint to this service. It was the investigator's view that the claim hadn't been fairly declined. He agreed that it wasn't unusual or unreasonable for a business to ask for proof of ownership or purchase. He also considered that the relatively short amount of time between the start of the policy and the date of the claim meant that it wasn't unreasonable for D&G to request proof of purchase. However, he considered that D&G should have arranged an inspection to address any concerns about ownership or purchase, and didn't think that the policy wording relied upon by D&G applied to Mr N's claim. He considered that the refund already offered by D&G would represent adequate compensation, however it was his view that D&G should reconsider the claim under the remaining terms of the policy.

D&G didn't agree with the investigator's view and so the matter has been referred to me to make a final decision in my role as Ombudsman. I issued a provisional decision at the end of October 2025 as follows:- *'The key issue in this case is whether D&G applied the terms and conditions of the relevant policy in a fair and reasonable manner. On a provisional basis, I consider that it did so, and I'll explain why.'*

*In deciding this matter, I've also taken into account the submissions of both parties as summarised below. Turning firstly to Mr N's submissions, he explained that the store receipt in his possession didn't show anything because the letters had disappeared as he bought the cooker a long time ago. He said that he'd tried to get a reprinted version of the receipt, however the store's customer service department said it couldn't go back that far to provide a copy. He said that he wouldn't have taken out the insurance policy with D&G if he'd known that he needed to provide a proof of purchase for D&G to assist him. Mr N felt that he'd been lied to by D&G and hadn't been told that he would need to provide such proof.'*

*I now turn to D&G's submissions in response to Mr N's complaint. It relied upon the terms of the relevant policy which stated that it may need to request additional information when supporting a claim, including proof of purchase. D&G noted that Mr N had declined the option it provided for it to cancel the policy and for Mr N receive a refund of all premiums, as he hoped that the manufacturer would provide the proof of purchase.'*

*D&G stated that requesting proof of purchase for an insurance claim 'should not be something that is seen as out of the ordinary'. It stated that this was the business process for*

*D&G, and 'standard practice throughout the insurance industry'. It said that in this case, plan documents were sent on 17 March 2025 so that Mr N could review the terms and conditions of the cover, and this included the advice that D&G may ask for evidence to support a claim. It felt that it was the responsibility of both parties to be aware of, and to follow, policy terms. D&G stated that Mr N was aware that it was likely to request proof of purchase as it had done so previously. He'd made claims on newly incepted policies on previous occasions.*

*I now turn to the reasons for my provisional decision not to uphold Mr N's complaint. The starting point for claims of this nature will be the terms and conditions of the relevant policy which form the basis of the insurance contract between the insurer and the customer. In this case, the key provision is as follows, under the heading fraudulent activity; '...we may request extra information in support of your application or claim (such as proof of purchase)' In such circumstances, the policy states that D&G may decline a claim and cancel the policy without any refund of premiums.*

*Whilst D&G hasn't explicitly referenced fraudulent activity and hasn't declined to refund premiums here, D&G has expressed clear concerns about the pattern of Mr N's previous claims in relation to appliances, albeit it's chosen to continue to offer cover. Nevertheless, these concerns have been supported with evidence of previous early claims on policies taken out. In the circumstances, I can't say that it was unreasonable that the onus should be placed upon the customer as in this case to provide supporting evidence for a claim, with specific proof of ownership of the cooker from the specific store that he's mentioned.*

*In summary, I'm satisfied that D&G was entitled to validate the claim in this instance. Mr N will be familiar with the terms and conditions of the policy, having been a customer for a number of years and also having been required to supply proof of purchase on a previous occasion. I agree that insurers have a duty to protect the business and its customers, and that 'requesting proof of purchase is a well understood and accepted method of doing so'.*

*In all the circumstances, I don't uphold Mr N's complaint. I appreciate that this decision will come as a disappointment to Mr N. If he's able to supply the faded receipt for the purchase of the cooker however, D&G will be expected to consider this and meet the claim if appropriate.'*

In issuing the provisional decision, both D&G and Mr N were provided with the opportunity to provide further submissions and/or evidence in response to the provisional 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.

Neither Mr N nor D&G provided further evidence or submissions in relation to this matter within the relevant timescale for response.

In the circumstances, I conclude that the provisional decision provides a fair and reasonable outcome to this complaint.

### **My final decision**

For the reasons given above, I don't uphold Mr N's complaint, and I don't require Domestic & General Insurance Plc to do any more in response to his complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 3 January 2026.

Claire Jones  
**Ombudsman**