

The complaint

Mr B has complained about how Domestic & General Insurance Plc (D&G) dealt with a claim under his laptop policy.

References to D&G include companies acting on its behalf.

What happened

Mr B contacted D&G to make a claim when his laptop kept turning off. When D&G assessed the laptop it found some faults, so ordered parts. Following the repairs, the laptop was returned to Mr B.

Mr B complained about the delay in repairing his laptop. When D&G replied, it said the replacement battery for the laptop had been ordered, but when it arrived it was faulty. So, it had to be reordered. When the keyboard was received for the laptop, during quality assurance checks, an issue was found with the right-hand speaker. The speaker arrived a few days later and the repair was completed on the same date. It allowed a service level of two weeks to complete a laptop repair. Mr B's repair took longer than this. It apologised and refunded one month's premium of £13.99.

A couple of months later, Mr B contacted D&G because he said the laptop was running hot and switched off after a few minutes. D&G carried out tests on the laptop. Its technicians confirmed that it passed all the stress tests and the battery was performing correctly.

Mr B complained to D&G. When D&G replied, it upheld the complaint. It explained that it had taken about three weeks to repair the laptop because parts were needed. When the laptop was assessed again because it was running hot, no issues were found with the laptop. However, the wrong closure letter, which mentioned a password issue, was sent to Mr B when the laptop was returned to him. D&G apologised that this would have caused confusion. It said it would ensure its processes were reviewed to prevent future occurrences.

When Mr B complained to this Service, our Investigator upheld the complaint. She said D&G accepted that the laptop had been repaired outside its normal two-week service level. She said that although D&G had refunded one month's premium, it should pay £100 compensation to reflect the impact on Mr B of the issues with the claims. However, she said there wasn't evidence to show there was an issue with the laptop when Mr B returned it to D&G because he said it was overheating.

As Mr B didn't agree, including with the level compensation, 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 uphold this complaint. I will explain why.

I should note that I'm only able to look at what happened up to the date on which D&G issued its second complaint response, which was 3 November 2025. It's my understanding that after this date, Mr B raised a new complaint with D&G. However, that doesn't form part of this decision.

D&G accepts that when it repaired Mr B's laptop this took about three weeks, which was outside its two-week service level. So, D&G acknowledges that it didn't deal with the claim in line with its normal approach. It refunded one month's premium to Mr B. I will consider this further when I think about compensation.

I also note that when D&G was carrying out quality checks during this repair, it found an issue with a speaker, so also repaired that. So, I think the evidence supports that D&G carried out a full assessment of the laptop, repaired the faults identified and returned it in full working order.

A couple of months later, Mr B told D&G the laptop was overheating and switching off. D&G's records showed that a range of tests were carried out on the laptop and that no faults were identified. The battery held its charge and drained over a normal timeframe when left on. However, D&G accepts that it sent the wrong closure letter with the laptop. This said it hadn't been able to repair the laptop due to a password issue. So, I can understand this might have caused Mr B to think the laptop hadn't been fully assessed. But, from what I've seen the laptop was fully assessed and passed all the tests carried out on it. I think it was reasonable for D&G to rely on its technician's findings. I haven't seen evidence that persuades me D&G did anything wrong in how it assessed the laptop or by returning it without carrying out a repair or replacing it.

So, I've thought about compensation. I think Mr B was caused inconvenience because the first repair to his laptop took longer than it should have done. Mr B has explained this included an issue with him being able to submit an assignment. I also think Mr B would, understandably, have been confused by the letter sent to him when the laptop was assessed as part of the second claim. Having thought about this, including taking into account our normal approach to compensation, I think D&G should pay Mr B £100 compensation to reflect the impact on him.

My final decision

For the reasons I have given, it is my final decision that this complaint is upheld. I require Domestic & General Insurance Plc to pay Mr B £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 25 February 2026.

Louise O'Sullivan
Ombudsman