

The complaint

Mr P is unhappy that Domestic & General Insurance Plc (“D&G”) declined his insurance claim for his TV on the basis that it wasn’t registered with the manufacturer.

What happened

Mr P held an insurance policy with D&G covering various electronic devices linked to a particular manufacturer, which I’ll refer to as “S”. One of those devices was an S-branded TV.

When the TV stopped working, Mr P contacted D&G to make a claim. D&G said it couldn’t progress the claim because the TV wasn’t registered to Mr P’s personal account with S. Mr P tried to register the TV with S but was unable to do so, saying this was because the TV was already broken.

Mr P complained to D&G. D&G didn’t uphold the complaint. It said it had correctly advised Mr P that the TV needed to be registered and that he should contact S to do this. D&G also said that once the TV was registered, it arrange a repair or replacement.

When Mr P still couldn’t register the TV with S, he complained again. He said he was unhappy paying for cover he couldn’t use and didn’t think it was fair for D&G to add the TV to the policy without telling him it needed to be registered. D&G didn’t change its position. It said the policy required devices to be registered and that it had told Mr P this when the TV was added.

Mr P referred his complaint to our Service.

Our Investigator thought the TV had to be registered and that it was therefore fair for D&G to decline the claim. However, he thought D&G had misled Mr P into thinking the TV could be registered after it was damaged. He recommended D&G pay Mr P £100 in compensation for the hassle and upset caused.

Both parties disagreed with our Investigator’s view, so the complaint was passed to me.

I reviewed the matter and issued a provisional decision. I set out why I intended to uphold the complaint and direct D&G to reassess the claim in line with the remaining policy terms and pay Mr P £250 of compensation. I said:

“The central issue is whether Mr P’s policy clearly required his TV to be registered with his personal S account as a condition of cover. I don’t think it did.

Mr P’s policy protects against accidental damage and breakdown of “Covered Devices”, defined as:

“Your Viewing Devices and, if registered, your [S] Equipment.”

The wording therefore draws a distinction between Viewing Devices and S Equipment. Registration is required for S Equipment, but not for Viewing Devices within this particular definition.

Mr P's TV, while S-branded, falls into the policy definition of a Viewing Device and not S Equipment. The requirement for it to be registered, within the meaning of Covered Devices, therefore does not apply.

The policy definition of Viewing Devices *does* require a device like Mr P's TV to be registered. It says the device needs to be registered "in accordance with clause 11.f". However, Mr P's policy does not contain a clause 11.f.

The nearest relevant clause is 11.b, which deals with the registration of Viewing Devices. It says:

"Registration responsibilities

To be covered under your policy, any Viewing Devices must have been registered prior to the date on which the claim event occurred.

How to register: You can add or remove Viewing Devices to the policy by contacting us on [phone number], by writing to Domestic & General Insurance PLC [address], or by emailing us using [email address].

When you register a new item for protection under this policy you must provide us with the make, model, and IMEI Number of such item (as applicable)."

This clause therefore requires Viewing Devices to be registered by contacting D&G and providing details like the make and model. It doesn't require registration by contacting S, or adding the device to a personal account with S.

Mr P gave D&G the details about his device when he added the TV to his policy. So, I'm satisfied Mr P complied with the registration process set out in his policy.

D&G has sought to rely on the Eligibility section of the policy which says that only items "installed or registered (as applicable)" at the customer's address are eligible for cover.

I should explain that Viewing Devices are not "installed" in the sense used in the policy. The phrase "as applicable" must therefore refer to "registration". However, significantly, the policy does not explain that this means registration with a personal S account rather than with D&G. It also doesn't explain how such registration should be completed.

Taken together, Mr P's policy does not clearly or consistently explain that a Viewing Device like his TV needs to be registered with his S account for cover to apply. And any ambiguity in this respect must be interpreted in Mr P's favour.

I've thought about what D&G has said about making the requirement clear to Mr P on the phone. I've listened to the relevant call, and I don't agree with D&G's position. The call agent said that only S-branded TV systems "registered to your account" would be eligible for protection. The agent did not clearly explain that this meant registered with Mr P's personal S account as opposed to his insurance policy with D&G.

Given the lack of clarity in the policy wording, I don't think a reasonable consumer would've understood from this call that a separate registration process with S was required for cover to apply.

D&G has explained that it has an operational arrangement with S and a shared system for repair and replacement claims, which is why devices must be registered with S. I accept this explanation. However, an operational requirement doesn't provide contractual footing to decline a claim, unless it's clearly reflected in the policy terms. In this case, it's not.

Therefore, I intend to find that D&G declined Mr P's claim unfairly and unreasonably. It did not have a clear contractual basis to say that his TV had to be registered with S, and, in any event, it did not make this requirement clear to Mr P.

Putting things right

D&G declined the claim at an early stage without fully assessing it under the remaining policy terms. In the circumstances, I don't think it would be fair to require D&G to accept the claim outright.

The fair outcome is for D&G to reassess the claim in line with the remaining policy terms, without declining it on the basis that the TV wasn't registered.

D&G caused Mr P unnecessary distress and inconvenience. The outcome of Mr P's claim has been significantly delayed. He also had to pursue multiple complaints and had to engage with both D&G and S to meet a requirement that wasn't clearly set out to him. Mr P has explained how frustrating and upsetting this was. He's also told us that this exacerbated an existing serious health condition.

Taking all this into account, I think £250 is a fair and reasonable level of compensation for D&G to pay to Mr P to recognise what has happened."

Responses

Mr P said he accepted my provisional decision.

D&G asked for more time to consider my provisional findings. I granted its request for an extension. D&G didn't respond by the later deadline.

DISP 3.5.14 empowers me to proceed with my consideration of a complaint where a respondent hasn't complied with a given time limit.

In the circumstances, as the parties have had reasonable time to consider my provisional findings, I now consider it appropriate to issue my final 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.

As I haven't been given any further information or evidence to consider, I've found no reason to change the outcome I set out in my provisional decision.

I've reviewed the matter again and my opinion hasn't changed. So, the findings of my provisional decision, and my comments here, are now the findings of my final decision.

Putting things right

To resolve this complaint, I require D&G to:

- Reassess Mr P's claim in line with the remaining policy terms, without declining it on the basis that the TV wasn't registered with S, and
- Pay Mr P £250 in compensation for distress and inconvenience.

My final decision

For the reasons I've given, I uphold Mr P's complaint and direct Domestic & General Insurance Plc to do as I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 23 February 2026.

Chris Woolaway
Ombudsman