

## The complaint

Mrs M complains Domestic & General Insurance Plc (D&G) has cancelled her insurance policies providing cover for a variety of household items.

## What happened

The circumstances of this complaint will be well known to both parties and so I've summarised events.

Mrs M held a number of insurance policies with D&G providing cover for a variety of household items including kitchen appliances, electrical items and bedroom furniture. In July 2025 D&G wrote to Mrs M to say following a review it was determined she had failed to comply with certain conditions and obligations required of policyholders and so it would be cancelling her policies. Mrs M raised a complaint about this.

On 28 July 2025 D&G issued Mrs M with a final response to her complaint. It said her account was flagged due to a significant number of claims that exceeded the standard usage outlined in the service agreement. It said this pattern of usage, along with the issues related to a previous mobile phone claim raised concerns about the sustainability of the service and so the policies would remain cancelled. On 11 September 2025 D&G issued Mrs M with a further final response to her complaint reiterating what it had said in its previous response. Mrs M referred her complaint to this Service.

Our Investigator looked into things. He said he didn't think D&G had acted fairly and reasonably when cancelling Mrs M's policies. He said he thought D&G should pay Mrs M £250 compensation and remove any information it had recorded about the policies being cancelled and any allegations of fraud.

D&G didn't agree with our Investigator. It provided a detailed response but in summary it said it thought it had acted reasonably when it cancelled Mrs M's policies and didn't think compensation was appropriate in this case.

I issued a provisional decision about this complaint and I said:

*'I want to acknowledge I've summarised Mrs M's complaint in less detail than she's presented it. I've not commented on every point she has raised. Instead, I've focused on what I consider to be the key points I need to think about. I mean no discourtesy by this, but it simply reflects the informal nature of this Service. I assure Mrs M and D&G I've read and considered everything that's been provided.'*

*Mrs M's cover with D&G was across more than one brand and so the terms of each policy differ. However, D&G has provided the policy terms for one policy Mrs M held which was providing cover for several of her electrical items. The terms of this policy explain D&G can cancel the policy if it has valid reason for doing so. The terms also explain that if D&G has reasonable ground to believe Mrs M has engaged in fraudulent activity or provided it with false information, it can cancel this policy, and any other policy Mrs M may hold with it.'*

*During its review of Mrs M's policies, D&G said it identified Mrs M held 39 plans with it in total, and in the previous year Mrs M had made 25 claims totalling over £7,000. In addition, it said Mrs M had made a claim in 2021 for a lost mobile phone. The IMEI was blocked and a replacement phone was provided. It has provided evidence the IMEI was subsequently unblocked a couple of weeks later. D&G has said the most reasonable conclusion is that Mrs M or someone authorised by her requested for the IMEI to be unblocked.*

*Whilst I acknowledge Mrs M has said she didn't unblock the IMEI, nor ask or authorise anyone to do so on her behalf, I don't think the conclusion D&G reached about this is an unreasonable one in the circumstances. This means, in effect, D&G has justified concerns about the legitimacy of that claim. Additionally, the number of individual policies, claims made in the previous year, and cost of these claims are a concern for D&G. I can understand why it would have a concern about this as it would be unusual for someone to experience this number of outside warranty breakdowns and accidents in such a short period of time.*

*Taking into consideration D&G's concerns about the mobile phone claim and the usage of the policies, I think D&G's concerns about continuing to provide cover for Mrs M are reasonable. I'm also satisfied the terms of the policy allow D&G to cease providing cover in circumstances such as these. It follows that I consider it was fair and reasonable for D&G to cancel Mrs M's policies and therefore I don't intend to uphold her complaint.'*

D&G didn't provide any additional evidence or information for me to consider. Mrs M provided a detailed response but in summary she said:

- At no point did she request to unblock the mobile phone, nor did she have access to the IMEI number to do so. Without evidence of who made this request, she considers it unreasonable to conclude she was responsible for this action.
- The policy she was sold advertised unlimited repairs, so it is unfair to characterise her use of the policy as excessive or unusual.
- Many of the recorded claims relate to previous visits or ongoing issues with the same items which has inflated the number of claims recorded.
- The circumstances of her household naturally increase the likelihood of accidental damage and need for repairs within the home.
- All claims were genuine and made in good faith.

### **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've reached the same outcome to the one I reached previously for much the same reasons.

I acknowledge Mrs M has reiterated that she didn't unblock the IMEI of the phone which was reported as lost. However, the evidence provided shows this was unblocked soon after the phone was replaced, and I don't think the conclusion D&G reached about this was an unreasonable one in the circumstances.

I appreciate Mrs M has provided an explanation about why it was necessary for her to make the number of claims she has done. I've taken this into consideration, but I don't think this changes things. I still consider it would be unusual for someone to experience this number of outside warranty breakdowns and accidents in such a short period of time, even taking into consideration the circumstances Mrs M has shared. So, I think D&G had reasonable concerns about this in addition to its concerns about the mobile phone claim.

Overall, for the reasons I've explained I think D&G's concerns about continuing to provide cover for Mrs M are reasonable. And as the policy terms allow D&G to cease providing cover in these circumstances, I'm satisfied it was fair and reasonable for it to cancel Mrs M's policies.

### **My final decision**

For the reasons I've outlined above, I don't uphold Mrs M's complaint about Domestic & General Insurance Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 8 May 2026.

Andrew Clarke  
**Ombudsman**