

## **The complaint**

Ms P complains about Domestic and General Insurance Limited (D&G) service under her gadget insurance policy.

## **What happened**

Ms P contacted D&G to add her mobile phone to the policy that she held with them. Ms P had had an issue with retrieving the IMEI number of the phone, that she wished to be covered. The agent from D&G talked her through this and Ms P asked if she could add this phone on cover. The agent asked Ms P if the phone was in good working order to which she replied yes.

During this call it transpired that the phone that Ms P wanted to be covered, had a fault with it. The agent explained that she was unable to insure the phone, as it had a pre-existing fault. And the policy didn't extend cover to gadgets that had pre-existing faults. The agent explained that she had to cancel the policy as Ms P had wanted to add an additional device.

Ms P raised a complaint as she believed that the agent had deliberately cancelled her policy and had been unprofessional towards her and disconnected the call.

In its final response, D&G said that its agent was professional throughout the call before disconnecting it. So, there was nothing further it could reasonably do.

As Ms P had been given her referral rights, she referred a complaint to our service. One of our investigators, considered her complaint and didn't think it should be upheld. They said that they listened to the call recording and couldn't agree that the agent had been rude towards Ms P. Nor could they find that the policy had been maliciously cancelled. They couldn't find that D&G had made any errors, so there was nothing further they could ask D&G to reasonably do.

D&G accepted the view, Ms P did not. She asked for a decision from an ombudsman.

## **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 won't uphold this complaint. I understand that this is likely to be a disappointment to Ms P, but I hope my findings explain why I think this is fair.

I've considered the comments and evidence from both parties. And in particular, I've listened to the call recording in which Ms P alleges that the D&G agent was unprofessional towards her.

I should say at the outset, that having listened to the call recording, I didn't find that the agent was unprofessional. I can appreciate that Ms P was frustrated during the call and upset that her phone wasn't working as it ought to have. But I do think that the agent dealt with Ms P issues in a professional and calm manner, and I'll explain this further.

I think it would be helpful to provide a summary of the call. Ms P began her conversation with the agent by telling her that she had been passed through several agents, before coming to her. She explained that she needed to obtain the IMEI number on her phone and she was unable to locate it. The agent then talked her through how to retrieve the IMEI from the phone. Once that was obtained, Ms P explained that she wanted another device added to her policy. The agent then went through the increase in the monthly cost of the premium, before reading out the abbreviated policy terms and conditions. I note that during this time, the agent asked Ms P whether there were any faults with the phone that she wanted covered. Ms P replied 'no'.

As the call progressed, Ms P informed the agent that the phone that she wanted to be covered was faulty. The agent advised Ms P that the policy is unable to cover a faulty device, as any device would need to be in good working order. Ms P then says then leave it as it is. The agent then clarifies the level of cover she would like. Ms P then said she wanted to speak with a manager. The agent then informed Ms P that she can transfer her to a customer complaints department and not a manager. But that the customer complaints department won't be able to add on, the new phone to the policy, as it wasn't in good working order.

The agent then clarifies that she had to cancel the old policy as Ms P had wanted to add an additional phone, but she would reinstate the policy. Ms P then said that she had asked the agent for the prices before anything was done. The agent said 'yes', I gave you the prices before reading out the policy terms and conditions. To which Ms P said that she had told her that this phone was faulty *'from the get go'*. The agent said no you did not. Ms P then started to raise her voice at the agent and the call was soon terminated thereafter.

Given the call recording, I can't see that D&G made any errors here. It was explained to Ms P that devices that had pre-existing faults could not be covered. D&G has explained that when a customer upgrades a policy rather than swap a device on a policy, this means the policy is automatically cancelled. I'm satisfied that the agent explained this to Ms P and attempted to reinstate the policy.

I understand that Ms P was frustrated by having had to speak to a few agents, but I don't think the agent who assisted Ms P in locating her IMEI number, was unprofessional towards her during the call.

I acknowledge Ms P's strength of feeling about this complaint. But, in the overall circumstances of this complaint, I don't think D&G were unreasonable to cancel the policy nor do I agree that its agent was unprofessional in her dealings with Ms P. Accordingly, I won't ask D&G, to do anything further here.

### **My final decision**

For the reasons given, I don't uphold Ms P's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P to accept or reject my decision before 9 February 2024.

Ayisha Savage  
**Ombudsman**