

The complaint

Mr B is unhappy with the way Domestic & General Insurance Plc (D&G) has handled a claim he made on his fridge freezer insurance policy.

What happened

The circumstances of this complaint aren't in dispute, so I'll summarise the main points:

- Mr B has a policy covering his fridge freezer, provided by D&G. He reported a fault with it and D&G agreed to replace it.
- Mr B said the delivery team damaged his flooring. D&G said this damage wasn't covered by the policy, but it would help him claim the cost of putting things right from the delivery team, which is a separate company, W.
- W asked Mr B for quotes to repair the flooring. Mr B said he had a spare matching floorboard that he paid a tradesman £100 cash to replace, so he had no quote or receipt to provide. W didn't offer to pay Mr B anything. He complained to D&G.
- D&G apologised for the inconvenience caused and said it upheld the complaint. But it didn't offer to do anything. It said Mr B should send a quote to W.

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.

D&G have been unclear about their role, which hasn't helped matters. On the one hand it says W is responsible for a claim about any damage it caused delivering the fridge freezer. On the other, it's taken an active role in the dispute. And it has said it would take over the claim if W doesn't accept it.

This approach has caused unnecessary confusion and delays to a dispute that ought to have been straightforward to resolve. D&G seems to have recognised something went wrong because it upheld Mr B's complaint – but it didn't take any meaningful steps to put things right.

As I understand it, D&G appointed W to replace the fridge freezer. As such, W was acting as D&G's agent and helping D&G to fulfil the terms of its insurance policy. In these circumstances, D&G is ultimately responsible for the actions of W – and should have taken responsibility for resolving any concerns raised by Mr B.

Neither D&G nor W has disputed that W caused damage to Mr B's flooring. Nor does either company dispute that £100 is a reasonable amount to put right that damage. Instead, W has repeatedly insisted that an invoice is necessary in order to settle the dispute – despite Mr B explaining clearly and reasonably why he doesn't have one. Given the low cost involved and the nature of the work, I don't find that unusual or unreasonable.

I'm not satisfied D&G has treated Mr B fairly. I'm persuaded it would be fair for it to pay £100 to reflect the cost of putting right the damage. And a further £100 in compensation for the avoidable inconvenience caused to Mr B by the way D&G has handled things.

My final decision

I uphold this complaint.

I require Domestic & General Insurance Plc to pay Mr B £200.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 3 January 2023.

James Neville
Ombudsman