

## **The complaint**

Ms C complains about the time it took Domestic & General Insurance Plc to replace her dishwasher when it broke down and the level of customer service she received from them.

## **What happened**

Ms C had cover for her dishwasher with D&G. She contacted D&G in June 2022 to make a claim as her dishwasher had broken down. An engineer attended on 16 June 2022 and Ms C says she was told parts needed to be ordered and this would take about two weeks. A further engineer attended on 6 July 2022 and according to D&G's records he repaired the dishwasher.

Ms C complained to D&G on 11 July 2022 as she said the dishwasher was still faulty and she wanted it to be written off. D&G didn't agree to this as they said their engineer had cleaned out the air chamber which had been blocked, tested the dishwasher, and it was working when he left.

Ms C logged another complaint on 20 July 2022 as she said she was told parts were needed for her dishwasher and she'd been waiting for weeks to hear further. D&G agreed to write off her dishwasher. She was sent a link to order a replacement and delivery was arranged for 24 July 2022. D&G also offered Ms C £45 for the inconvenience she'd experienced.

A new dishwasher was installed on 24 July 2022, but Ms C wasn't happy with it as it had an E energy rating, and she said she'd been told the energy rating would be A++. After a number of calls Ms C made to D&G, they agreed to replace the dishwasher. But she was told that a machine with a D energy rating was the best they could provide.

Ms C called D&G a number of further times about delivery of the replacement dishwasher. She became very frustrated during one call on 28 July 2022 as she felt the call handler was being unhelpful. She called him an idiot and he responded saying "You're an idiot". At this point Ms C terminated the call. She called back for confirmation of whether installation of the new dishwasher was included. She was told this wasn't noted on D&G's system, it would be added, but this might change the delivery date for her new machine.

During a lot of the calls Ms C made to D&G she told them it was difficult to call as she was working and wasn't supposed to make or receive personal calls. She also said she'd raised a number of complaints and been promised call backs which she didn't receive.

Ms C called D&G again on 1 August 2022 as the replacement dishwasher that had been delivered was damaged. She was also unhappy that the deliverymen had no shoe covers and had walked dirt through her house.

She called D&G again on 2 August 2022 to try and organise the delivery of the further replacement machine. This was a long call, lasting almost an hour, Ms C was clearly upset, and at certain points she was crying. She told D&G she'd had to take another day off work to sort this out. She was transferred to a member of the product replacement team and asked if she could have a different make of dishwasher, as she didn't want to deal with the original

manufacturers. This was agreed and a replacement machine was ordered for her. During this call she was told for the first time that energy ratings had been changed and A++ was now D.

Ms C had to call D&G again on 13 August 2022 as the replacement dishwasher that had been delivered was black. She didn't accept the delivery as she said it wasn't what she'd ordered or wanted, and the machine was taken away.

There was a further call on 15 August 2022 when Ms C called D&G wanting an upgraded dishwasher due to all the difficulties she'd experienced. This was agreed and an order placed for the machine which had the quickest delivery. During this call Ms C was told again that due to a change in energy ratings an A++ rated machine was now D or E.

When D&G responded to Ms C's complaint, they apologised that she'd received a faulty dishwasher, but said a replacement had been arranged and successfully installed. They apologised for the delays that had arisen and said she'd receive a £50 goodwill payment within 5 working days.

Ms C didn't think the compensation D&G offered was enough, so she complained to our service. Our investigator considered the case but didn't uphold Ms C's complaint. He agreed that D&G hadn't handled Ms C's claim well and she'd received poor customer service. But he said she'd received £389 compensation in the form of cash, upgrades, and waived fees. And he thought this was fair compensation for the poor service she'd received. So he didn't ask D&G to do anything more.

D&G accepted our investigator's opinion, but Ms C didn't. She said D&G had on three occasions delivered a dishwasher that was the incorrect model or was damaged. She'd had to take time off work to wait for deliveries, D&G had said they'd waived an upgrade fee but the dishwasher wasn't upgraded and she felt our investigator hadn't considered compensation for the distress and inconvenience she'd experienced.

The case then came to me for a decision. I issued my provisional decision on 28 February 2023 and in it I said: -

*I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.*

*Ms C's first replacement dishwasher was installed on 24 July 2022. After it was installed Ms C checked the manual and was upset because the dishwasher had an E energy rating, when she'd been told it was an A++.*

*Ms C called and spoke to D&G about her concerns about the energy rating of her new dishwasher. On 27 July 2022 she was asked if a D energy rating dishwasher would be acceptable as there weren't many with a higher rating.*

*It wasn't until a call on 2 August 2022 that Ms C was told that energy ratings had changed and an old A++ was equivalent to a new D rating. And during a further call on 15 August 2022 when Ms C called to ask about an upgrade that she was told the old A++ rating was equivalent to the new D or E energy rating.*

*Had Ms C been told when she contacted D&G on 24 July 2022 about the change in energy ratings, D&G could have reassured her that her replacement machine had an equivalent energy rating to her old one, and all the hours of calls she made, the faulty and incorrect deliveries and the stress and inconvenience she experienced could have been avoided.*

*When sending their business file to us D&G commented that everyone knows about the change in energy ratings for appliances. From March 2021 the energy range for appliances were simplified. The new range is from A to G. Appliances rated at A+++ using the old range, are likely to be B or C under the new range and those rated at A++ would be D or E.*

*Clearly Ms C wasn't aware of the new ratings and more importantly, neither were any of D&G's call handlers who spoke to her before 2 August 2022.*

*While D&G may have agreed to waive installation fees and provide Ms C with an upgraded dishwasher, multiple installations and an upgrade wouldn't have been required if they'd given her the correct information when she called them on 24 July 2022. So it's not fair for these to be taken into account when considering the compensation D&G have offered Ms C.*

*I'm aware that Ms C has told us D&G didn't provide her with an upgraded dishwasher. But an upgrade was discussed during her call to D&G on 15 August 2022. She was given the choice of three machines with upgraded specifications. And she chose the one that could be delivered the quickest.*

*If I disregard the waived installation fees and the machine upgrade, D&G offered Ms C £45 for the initial delay and inconvenience, before they agreed to replace the dishwasher. And a further £50 to apologise for the poor service she'd received when they issued their final response letter.*

*Because of the way in which D&G handled Ms C's claim she's had to make numerous calls to them to get the matter resolved. It's clear from listening to the calls that she found this frustrating and distressing. She was promised call backs which didn't happen, even though she told D&G it was difficult for her to make and receive calls at work. She had to take time off work for the delivery of dishwashers which were either the wrong colour, or damaged when they were unpacked. And on occasion she had to deal with call handlers being rude and dismissive.*

*Taking everything into account I don't think D&G have offered Ms C adequate compensation for the poor customer service she received from them. And I think they should pay her a further £250 for the distress and inconvenience she's experienced.*

So my provisional decision was that I upheld Ms C's complaint.

Since I issued my provisional decision D&G have told us they accept my findings. But we haven't received any comments from Ms C.

### **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 D&G have indicated they accept my provisional decision, and Ms C hasn't commented on what I've said, or provided any further evidence for me to consider, I don't see any reason to review my findings.

So my opinion remains that D&G haven't offered Ms C adequate compensation for the poor customer service she received from them. And to put things right I require them to pay her a further £250 for the distress and inconvenience she's experienced.

### **My final decision**

For the reasons set out above, and in my provisional decision, my final decision is that I uphold Ms C's complaint about Domestic & General Insurance Plc.

And to put things right I require them to pay her a further £250 compensation for the distress and inconvenience she's experienced as a result of the poor customer service they provided.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 12 April 2023.

Patricia O'Leary  
**Ombudsman**