

The complaint

Mr S has complained that Domestic & General Insurance Plc (D&G) unfairly dealt with a claim under an appliance warranty.

What happened

D&G sent an engineer to repair Mr S's fridge-freezer. The engineer inspected the fridge-freezer and ordered a part. When Mr S followed up on this, he was told the claim would be closed. Mr S was told the repairs weren't covered by the policy. D&G also wrote to Mr S to say he could arrange the repair himself and it would then consider it as a *"pay and claim"*.

When Mr S complained, D&G didn't uphold the complaint. It said the required parts weren't covered by the policy. So, Mr S complained to this service. Our Investigator didn't uphold the complaint. He said it was reasonable for D&G to decline the claim based on the engineer's assessment. D&G had also offered another route for it to potentially cover the repairs, by Mr S paying for a repair and then making a claim.

As Mr S didn't agree, the complaint was referred to me.

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 don't uphold this complaint. I will explain why.

Mr S contacted D&G because he said the water dispensed by his fridge-freezer had a chemical taste and that a baseplate was damaged. The policy documents explained the cover provided. It said it didn't cover *"cosmetic damage such as damage to paintwork, dents or scratches"* or *"the cost of replacing any consumables"*, including filters.

The engineer said Mr S needed to change the water filter, which wasn't covered by the policy. The engineer also ordered the baseplate. Shortly after the visit, the claim was closed because D&G decided the repair wasn't covered by the policy.

From what I've seen, the engineer assessed the reported issues and identified the parts needed. The engineer ordered a part, but I don't think that meant it needed to be fitted under the policy. Mr S also said he changed the filter and it made no difference to the taste of the water. When D&G assessed the repairs required, it identified they weren't covered by the policy. I think that was fair based on the information available to it. It was only when the visit had taken place that it was possible for it fully to assess whether there was cover available. The engineer found that the baseplate damage was cosmetic and that the filter was out of date. I'm aware Mr S has said the damaged baseplate might make the appliance unstable and that the engineer agreed with this. But I haven't seen evidence to show this was the engineer's assessment. Mr S also hasn't provided any expert evidence to show D&G's claim decision was unreasonable.

Mr S also questioned the purpose of the second engineer's visit. I've listened to a phone call between D&G and Mr S following the first engineer's visit. Mr S said he had already arranged a second engineer visit. Based on what Mr S said, the D&G call handler also agreed to arrange an engineer. So, from what I can see, the second engineer visited because Mr S requested this. However, this didn't change D&G's assessment of the claim.

D&G also provided Mr S the option of arranging the repair himself and submitting a claim. In the circumstances, I think that was reasonable. Mr S didn't want to deal with the company D&G used to assess the repairs. He disagreed with both the engineer's assessment and the overall decision about the claim. So, D&G's offer allowed Mr S to use a company of his choice and to have costs refunded if it was assessed they were covered by the policy.

I'm aware Mr S has said the £200 limit D&G stated for repairs, which he said it later revised to £100, wasn't enough to cover arranging his own engineer. However, I'm unable to comment on this. The visit hasn't taken place. If Mr S decides to arrange his own engineer, he would need to submit any evidence to D&G for it to consider. If he isn't satisfied with how D&G assesses the claim, he would need to raise this with D&G in the first instance.

Based on everything I've seen, I don't uphold this complaint or require D&G to do anything further.

My final decision

For the reasons I have given, it is my final decision that this complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 10 May 2024.

Louise O'Sullivan
Ombudsman