

## **The complaint**

Mrs B complains Domestic & General Insurance Plc handled her appliance insurance claim poorly.

## **What happened**

Mrs B held D&G appliance insurance. She made a claim for a non-working fridge lamp. After it had attempted a repair Mrs B complained that D&G's engineer had damaged her fridge. She was also unhappy that he had arrived with the wrong type of bulb – requiring her to take additional time off work for a second visit and final repair.

In response D&G apologised for the inconvenience caused by the wrong part being ordered. It said Mrs B had authorised the repair after its engineer had warned her the repair might cause damage. It added that the engineer's report didn't note any damage.

Mrs B wasn't satisfied with D&G's response. So she referred her complaint to the Financial Ombudsman Service. She said had she given the correct details about the model of fridge, but D&G's engineer had still ordered the wrong type of bulb. She said the engineer had admitted he didn't know how to change the bulb – and had damaged the fridge by incorrectly trying to open a bulb panel with a screwdriver. She said she lost out by having to take additional time off work for the second visit and had been unnecessarily without lighting in her fridge for several weeks. To resolve her complaint she asked for D&G to pay her compensation.

Our Investigator recommended D&G pay Mrs B £100 compensation to recognise the impact of it ordering the wrong part. But he wasn't persuaded it had caused any unnecessary or unreasonable damage to the fridge. D&G accepted that outcome. But as Mrs B didn't the complaint was passed to me to decide. She said D&G had caused unnecessary damage to the fridge so should compensate her.

## **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 this is an informal service I'm not going to respond here to every point or piece of evidence Mrs B and D&G have provided. Instead I've focused on those I consider to be key or central to the issue. But I would like to reassure both that I have considered everything submitted.

I've first considered the delay and inconvenience resulting from the engineer taking the wrong part. Both Mrs B and D&G appear to accept the Investigator's recommendation of £100 compensation. Having considered what Mrs B's said, I agree that's a fair amount to recognise the impact on her of having to arrange and be present for a second visit.

I'm not going to require D&G to provide any compensation for the damage Mrs B feels it caused to her fridge. She denies authorising the repair after being told by the engineer that it

may result in damage. I can't know for certain if that did happen. However, I'm not persuaded, having considered the photo evidence Mrs B's provided, that there's most likely damage that was avoidable or of such significance.

### **My final decision**

For the reasons given above, I require Domestic & General Insurance Plc to pay Mrs B £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 15 October 2024.

Daniel Martin  
**Ombudsman**