

The complaint

Mr H complains that Domestic & General Insurance Plc (“D&G”) mishandled his claim on a domestic appliance insurance policy.

What happened

For a few years, Mr H had had a tumble dryer made by a well-known manufacturer. From October 2023, Mr H insured it on a policy with D&G.

On about 25 March 2024, Mr H called for help under the policy. On about 28 March 2024, D&G sent an engineer who unblocked the vent hose and said the appliance was OK.

On about 30 March 2024, Mr H again called for help under the policy. The manufacturer attended and replaced an electrical lead.

On about 3 April 2024, Mr H again called for help under the policy. An engineer attended but reported no fault.

Mr H complained to D&G that the appliance still wasn’t working properly.

By a final response dated 24 April 2024, D&G turned down the complaint. However it included the following:

“As you have disputed our engineer’s diagnosis, you can use a VAT registered engineer of your choice to obtain a second opinion. If the diagnosis given is the same, you would be liable for any costs. If your engineer reports that there is a different fault which can be repaired, you can contact our claims department and they will then decide as to whether we will cover the cost of the repair. This decision will be made based on the terms and conditions of your plan.”

Mr H brought his complaint to us in early August 2024.

Our investigator didn’t recommend that the complaint should be upheld. She thought that the engineers had left the appliance in working order after each visit. D&G offered Mr H the option to use the pay and claim scheme under his policy. The investigator thought that D&G’s offer was fair.

Mr H disagreed with the investigator’s opinion. He asked for an ombudsman to review the complaint.

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.

The Financial Ombudsman Service is bound by the Financial Conduct Authority's dispute resolution rules. One of those rules is that, before we can investigate a complaint, the consumer must first have made that complaint to the regulated firm and waited for up to eight weeks for a final response.

Also, we have to operate a two-stage process by which our investigator gives an opinion and, if necessary, an ombudsman gives a final response.

In Mr H's case, there isn't enough evidence that he complained to D&G about the actions of its engineer on about 28 March 2024, in misusing Mr H's vacuum cleaner and taking photographs without permission. So D&G didn't investigate such a complaint or respond to such a complaint in its final response dated April 2024.

Mr H included such a complaint in his complaint form in August 2024. However our investigator couldn't give an opinion and I can't give a final decision on the complaint about such actions of D&G's engineer on 28 March 2024.

D&G's final response referred to the appliance as a "freezer" rather than a tumble dryer. I consider that this was a sloppy error, and I don't condone it.

I accept Mr H's statement that he replied by email in May 2024. However, I can't say that D&G treated him unfairly by not reviewing the complaint pending any referral to us.

I consider that D&G was entitled to rely on the most recent engineer's report that there was no fault with the appliance. So I don't find that D&G treated Mr H unfairly by not taking any further action.

Further, D&G gave Mr H the option of paying for an engineer to show that there was still an issue, in which case D&G would've assessed another claim. I consider that this was fair. And Mr H hasn't said that he paid for an engineer.

So I don't find it fair and reasonable to conclude that the appliance remained faulty. I don't find it fair and reasonable to direct D&G to take any further action in response to this complaint.

My final decision

For the reasons I've explained, my final decision is that I don't uphold this complaint. I don't direct Domestic & General Insurance Plc to do any more in response to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 25 December 2024.

Christopher Gilbert
Ombudsman