

The complaint

Miss P has complained about how Domestic & General Insurance Plc (D&G) dealt with a claim under an appliance warranty.

What happened

Miss P contacted D&G to make a claim because she said her washing machine wasn't washing her clothes properly. An engineer visited and a rubber band was found in the pump. The washing machine was also run on a wash and Miss P was given advice on keeping the sink area clear.

About a year later, Miss P contacted D&G to complain. She said she had been running the washing machine on a long wash setting for a year on the engineer's advice. She said she normally ran the washing machine during the night. She had recently run the washing machine during the day and realised how long the cycle was. She said she switched the washing machine back to the cycle she had previously used and it worked fine. She said D&G's engineer advice had cost her a lot of money for the additional electricity costs, which she wanted refunded.

When D&G responded to the complaint, it said the engineer's report said there was an elastic band in the pump and the machine had tested okay and been left on a hot wash to clean it. Miss P had also been advised to keep the washing machine and sink clean. It said the appliance plan had been cancelled shortly after the visit. It also said a call handler had tried to phone Miss P but there was no answer.

Miss P complained to this Service. Our Investigator didn't uphold the complaint. She said D&G had provided advice on using the machine. The plan was cancelled shortly after the visit, so there was no cover in place. The policy also didn't include reimbursing costs such as electricity charges.

As Miss P 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.

Miss P has said the engineer told her to leave her washing machine on the same wash setting all the time. She said this was a 40 degree wash that took three hours 40 minutes. Her normal wash took one hour 35 minutes. Looking at the visit record, this said:

“elastic band found in pump, removed and tested ok, left on hot wash to clean, advised customer machine AND sink must be maintained to keep entire thing clean.”

So, what Miss P said she was told by the engineer was different to what D&G's records showed. Given Miss P didn't contact D&G about this issue until more than a year after the engineer's visit, I think it's now difficult to know exactly what happened. However, I note that the engineer seemed to carry out an appropriate repair to the machine because, based on what I've seen, the problem Miss P reported didn't seem to recur.

Miss P has said she normally ran her washing machine at night, so she didn't notice how long the wash took. Over a year later, when she decided to run the machine during the day, she read the instruction manual and realised how long the cycle took. I don't think I can fairly say that was down to D&G or the actions of its engineer. It was Miss P's choice when she ran the washing machine or if she wanted to check the user manual. I'm not persuaded it would be reasonable for me to require D&G to cover Miss P's electricity costs for the cycle she was using on the washing machine before she decided to change it.

As a result, I don't uphold this complaint or require D&G to do anything else in relation to it.

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 Miss P to accept or reject my decision before 12 February 2025.

Louise O'Sullivan
Ombudsman