

The complaint

Mr F complains about Domestic & General Insurance Plc (D&G)'s engineer and that D&G won't provide a premium refund on cancellation of his appliance warranty policy for his washing machine.

What happened

On 7 January 2024 Mr F contacted D&G as his washing machine wasn't working. D&G arranged for an engineer to attend Mr F's home on 11 January 2024. The engineer said the machine wasn't accessible, so he asked Mr F to contact D&G again when it was, to arrange another appointment.

Mr F was unhappy about this and called D&G on the same day. He said a previous engineer had attended about three years ago, had pulled the machine out and repaired it, and put it back. He said the machine was in the same location, so didn't agree it wasn't accessible. Mr F asked for an immediate follow up appointment, for either later that day or the next day. He wanted a different engineer to attend.

D&G said it could give Mr F the contact number for the engineer's firm and he could ask for a different engineer. D&G said the earliest appointment it could book for another engineer to attend was 18 January 2024.

Mr F didn't agree this was acceptable. He said he would buy a replacement washing machine as he and his family couldn't wait this long. He wanted D&G to provide a full refund of premiums paid for the past three years.

Mr F bought a replacement machine, which was delivered and installed on 12 January 2024. The company that provided the new machine removed the old appliance.

D&G didn't uphold Mr F's complaint. So he asked us to look at his complaint. Mr F wanted D&G to reimburse him for the replacement washing machine and provide a full refund of premiums.

One of our Investigators thought D&G had acted reasonably. She explained that a term of the policy is for Mr F to make the appliance accessible for an engineer. She didn't think it reasonable to expect a follow up appointment for the next day – or for D&G to provide a refund of the premium as cover was in place during this time.

Mr F doesn't agree and wants an ombudsman to decide.

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 main issue for Mr F is that he says a previous engineer appointed by D&G attended to repair the machine around three years before. He says that engineer had no problems accessing the machine in the same location as when the engineer attended on 11 January 2024.

While I can understand Mr F's frustration – and I don't have any reason to doubt what he says about the previous engineer - this doesn't mean the engineer who attended on 11

January 2024 acted unreasonably. A requirement under D&G's policy is explained as follows:

"Your responsibilities

You must arrange any work required to make your product accessible and compliant with all relevant safety standards and safe to work on (as determined by our engineer). We will not do any work where these standards are not met."

Mr F says the company that removed the previous appliance on 12 January 2024 took about five minutes to do so. I can't comment on that – other than to observe that removing a redundant appliance would possibly require less care than moving an appliance with a view to inspect it for repair.

Mr F was unhappy with the date D&G offered for a follow up appointment. So he cancelled his policy. I understand this would have caused some ongoing inconvenience. But I can't say that overall the timescale given by D&G was unreasonable.

As Mr F had the benefit of cover under the policy, he isn't entitled to a refund of premium. And as D&G wasn't given the opportunity to access the machine to decide whether it could be repaired or provide cover for a replacement machine – before Mr F bought a replacement – I don't think it is responsible for reimbursing Mr F.

My final decision

I'm sorry to disappoint Mr F. But for the reasons I've given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 25 February 2025.

Geraldine Newbold
Ombudsman