

The complaint

Miss G has complained about the way Domestic & General Insurance Plc (D&G) dealt with a claim under a household warranty.

What happened

Miss G took out a warranty for her washing machine. It covered her for amongst other things mechanical and electrical breakdowns. She contacted D&G in December 2023 as her washing machine wasn't working properly. She said the drum was noisy. D&G arranged for an engineer to visit her. He said a new tank was required. At a follow-up appointment a week later a new tank was fitted.

Miss G told D&G the spin cycle was still noisy. An appointment was made for 18 January 2024. D&G said the engineer didn't attend and another appointment was made for 24 January. D&G said no-one was at home when its engineer arrived. Miss G disputes this and says she took a day off work to be at home for the engineer.

On 12 March 2024 Miss G reported another fault as the machine was beeping during the cycle. An appointment was made for the repair. D&G says Miss G cancelled the appointment the same day.

Miss G complained to D&G that its engineer had failed to attend twice. D&G didn't accept this. It said no-one had been at home for the appointment on 24 January and she had cancelled the second appointment. It offered her an appointment on 27 March but this was changed to 2 April at Miss G's request. D&G refunded £13.82 being two monthly premiums as a gesture of goodwill.

On 2 April the engineer fixed a faulty pressure switch. He reported that the machine was operational.

On 8 May Miss G logged another fault, namely that the machine wasn't filling with water. On 14 May an engineer installed new valves and said it was working fine.

D&G apologised for the inconvenience. It offered Miss G £41.46 as compensation.

On 18 July Miss G contacted D&G again as the machine wasn't taking fabric conditioner. Shortly after Miss G complained to D&G that she'd been told by the engineer that her washing machine was unrepairable, so she would be contacted regarding a replacement machine.

On 23 July D&G issued a final response to her complaint. It said according to its engineer there was no indication that the washing machine would be written off and declared unrepairable. It said the engineer had arranged to reattend on 29 July with the necessary parts to replace a drain pump.

Miss G brought her complaint to this service. Our Investigator didn't think D&G had treated Miss G unfairly by continuing to repair the washing machine. She thought the compensation

offered was a fair amount for the inconvenience of the appointment that didn't take place. As Miss G didn't agree, the matter has been 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.

I'm sorry to hear that there are ongoing faults with the machine which Miss G thinks has been damaged by D&G's engineer. But as our Investigator has explained, in this decision I can only look at what has happened up to 23 July 2024 being the date when D&G issued a final response on Miss G's complaint.

The starting point for any claim is the policy between the insurer and the customer- that is the policy document. Miss G's warranty entitles her to a repair, a replacement appliance or the cost of a replacement appliance. But importantly, this is at D&G's option. It says in some situations it will replace the appliance instead of repairing it, for instance if the appliance can't be repaired or it decides it is uneconomical to repair it.

I do understand why Miss G would like a replacement washing machine. The needs of her family make it particularly important that she has a fully operational machine. But, as explained above, D&G is entitled to keep on repairing any faults which develop if it chooses to do so. Miss G is entitled to have those repairs carried out in a reasonable timeframe. Leaving aside the missed appointment which I'll come to later and allowing for some delays beyond D&G's control in obtaining parts, I can see from the timeline that she hasn't been kept waiting for an unacceptable amount of time. After each repair the engineer reported that the machine was left in working order. The gaps of several weeks between Miss G contacting D&G regarding the various faults suggest to me that this was most probably the case.

It's not clear what happened on 24 January. Miss G says she was at home all day waiting for the engineer. D&G says there was no-one at home when the engineer attended. Clearly there was some sort of mix-up. However I think the compensation offered by D&G is reasonable to reflect the inconvenience caused to Miss G.

Although I understand this isn't the outcome Miss G would have liked, overall I'm satisfied that D&G fairly resolved her complaint about matters up to 23 July 2024. It follows I won't be asking it to do anything more.

My final decision

For the reasons set out above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 27 February 2025.

Elizabeth Grant
Ombudsman