

## **The complaint**

Mrs F complains about how Domestic & General Insurance Plc (“D&G”) installed a replacement cooker at her home following a claim under her home emergency policy.

## **What happened**

Mrs F had a home emergency insurance policy from D&G covering various domestic emergencies.

She made a claim under the policy because she was having problems with her cooker. D&G couldn’t repair it, and said it would replace it instead. It did this on 23 September 2024. Although D&G’s cover doesn’t cover the installation of the new cooker, it said it would carry this out for Mrs F.

Mrs F’s carbon monoxide monitor was being triggered. She reported this to a gas company, which attended on 23 November and reported that Mrs F’s cooker and boiler were at fault. The gas company said she shouldn’t use them. It ventilated the house to remove the carbon monoxide, and it also reported gas readings on the cooker bayonet.

She reported the problem to D&G. It said it hadn’t worked on the boiler. D&G said that the bayonet fitting was already in the property, so the problems weren’t due to its installation of the cooker. In its final response, D&G said Mrs F could contact a Gas Safe fitter to attend and fix the fitting issue, and it would reimburse the cost.

Mrs F complained that she didn’t have hot water or a way of cooking food. She was having to buy takeaway food at £50 per day for her family and asks for her distress and inconvenience to be considered.

Mrs F wasn’t happy and brought her complaint to our service. She wants no less than £25,000 compensation. Our investigator looked into her complaint and thought it wouldn’t be upheld. She said she couldn’t reasonably say the cooker installation was the cause of the problem.

Mrs F didn’t accept the view. She said her family had been feeling unwell for some weeks before the carbon monoxide alarm went off. She also provided a report which she said showed that the installation of the cooker wasn’t correct. She asked if D&G would replace her cooker with an electric one. D&G refused.

Because Mrs F didn’t agree with the view, her complaint has been passed to me to make a final decision.

## **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 read the file of evidence, I’m not going to uphold Mrs F’s complaint. I do appreciate she’ll find my decision disappointing, and I’ll explain why I’ve decided this.

I can see from Mrs F's evidence that she found the experience very stressful and the dangers of carbon monoxide poisoning are well known and widely publicised – for good reason.

But having read the information in the file, I can't see there's a definitive link between the cooker and the carbon monoxide fumes picked up by Mrs F's monitor.

What I'm able to say is that D&G replaced Mrs F's old cooker under the terms of her cover. As Mrs F said she couldn't afford to pay for the installation of the new one, D&G said it would agree to pay for it. I think this is fair and reasonable.

Two months after the installation, Mrs F reported the carbon monoxide alarm to the gas company. In its correspondence with this service, D&G has said it won't cover problems with the installation beyond 30 days, and it pointed out that it's likely a problem like this would have existed from the date of installation of the cooker. In later correspondence Mrs F said her family had been feeling poorly for several weeks, but I've not seen evidence of this or that the carbon monoxide monitor was being triggered before she reported it to the gas company.

What I can say is that the bayonet fitting seems to have been leaking gas into her property. D&G said this was already in the property, and Mrs F later engaged a gas engineer who said:

*"WORK DONE Carried out room sweep on boiler and cooker both passed test... sniffer picked up gas around bayonet due to loose connection tightened and retested... no more trace being registered and 0 drop on meter. Recommend repiping bayonet so it is located on other side of cupboard."*

It seems to me that this report confirms the bayonet fitting was leaking gas, but it's important I say this isn't carbon monoxide – it's natural gas feeding the cooker. I'm glad to see this was fixed by tightening the fitting, which seems to have resolved the problem.

Clearly there was an issue with the fitting, but as that seems to have pre-existed the installation I don't think I can fairly say D&G are responsible for it. I also think D&G's offer to reimburse Mrs F for rectifying the fitting is fair.

Mrs F's engineer then says both the cooker and boiler passed the test. What this seems to show me is that the installation was adequate. So, I can't fairly say D&G is responsible and I'm not upholding this complaint. If Mrs F has further concerns about the levels of carbon monoxide in her home, then I'd urge her to seek urgent assistance.

### **My final decision**

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F to accept or reject my decision before 22 April 2025.

Richard Sowden  
**Ombudsman**