

## **The complaint**

Ms H is unhappy with Domestic & General Insurance Plc (“D&G”) following the replacement of a washing machine under her household warranty. Ms H says the replacement machine doesn’t dry her washing as effectively as she thinks it should.

## **What happened**

Ms H made a claim for her old washing machine. D&G couldn’t fix it as the parts were out of stock. It offered to pay for a new replacement washing machine. Ms H needed a large capacity machine, She initially chose one, but it fell out of stock, so she chose a second version. It was delivered from an electrical retailer to Ms H.

It was delivered and installed. Ms H noticed that her clothes would emerge from the machine after a 1400rpm spin still wet. She comments that her old model wouldn’t do this.

She contacted D&G but it said the new machine was covered under the manufacturer’s warranty. The retailer also said she should contact the manufacturer. She asked the manufacturer to send an engineer.

The engineer said the machine was working correctly. They also told Ms H that this model of washing machine put water into the drum on a spin cycle to help keep parts of the machine clean. This could explain why her clothes felt wetter than she thought. Ms H remained unhappy with the replacement machine.

As an agreement couldn’t be reached, Ms H brought her complaint to this service.

Our investigator looked into it and thought it wouldn’t be upheld. She thought D&G had acted in line with the policy terms and conditions by directing Ms H to the manufacturer. D&G agreed with the view, but Ms H didn’t.

She commented that her washing takes three times longer to dry during winter and asks why she had less redress than a customer buying a machine direct from a retailer. As she remained unhappy, her complaint has been passed to me for 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.

I can see from the file that Ms H has raised further points about the way the replacement of her washing machine was handled by D&G. I can’t see that she’s made those further complaint points to D&G or that it’s issued her with its final response. So, what I’m able to consider in this complaint is the replacement washing machine. If Ms H wishes to complaint about the other points then she’s free to do so and her complaint may reach this service in due course.

Having read the file, I’m not upholding Ms H’s complaint. I appreciate this will come as a disappointment to her, and I’ll explain why I’m not upholding it.

Under the terms of the household warranty policy she has with D&G, it says:

*“What this policy covers*

*Breakdown (after the manufacturer’s guarantee)*

*If your appliance suffers a mechanical or electrical breakdown after the end of the manufacturer’s parts and labour guarantee period, we will (at our option) authorise a repair, arrange a replacement or pay the cost of a replacement appliance.”*

What this means is that D&G’s policy stands in place after its warranty expires. Ms H’s machine was supplied new, so it’s still covered under the manufacturer’s warranty. As such, there’s no cover under her policy at present. I’ll add that the manufacturer found no fault with the machine.

I’ve also looked into the specifications of the two machines. I can see that the new one doesn’t have the same level of spin drying performance as the old one, with the new one being “B” rated versus “A”. In addition, the new one seems to have a significantly reduced energy usage. I appreciate this is frustrating for Ms H because appliances have been changed to consume less energy, but I think this point may be a reasonable explanation for why Ms H has found she needs to dry her clothes for longer.

I’ll also comment that, when a machine is replaced, D&G’s cover says it will: “pay the cost of a replacement appliance”. What this seems to mean is that it isn’t supplying the replacement, only paying for it.

What this means to Ms H is that I think D&G has acted in line with its policy conditions in saying that it doesn’t cover the machine until the manufacturer’s warranty has passed. So, it wouldn’t be fair to ask it to step in here when its cover isn’t active yet. It follows that I’m not upholding this complaint, and I’m not going to ask D&G to do anything more.

### **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 Ms H to accept or reject my decision before 17 June 2025.

Richard Sowden  
**Ombudsman**