

The complaint

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

What happened

Mrs R contacted D&G to send an engineer to deal with a water leak from her dishwasher. An engineer visited and cleared a blocked drain pump.

A few days later, Mrs R contacted D&G again and said the dishwasher wasn't filling with water. Another engineer visit was arranged. However, Mrs R then cancelled this because she had dealt with the issue.

Mrs R also complained to D&G. She said the engineer who had visited was rude and abrupt with her. When D&G replied, it noted the dishwasher had been repaired. But it offered £17.04 as a gesture of goodwill for the distress and inconvenience caused by the engineer. It also noted an engineer was due to visit the next day for another repair.

When Mrs R arranged the new repair, she said the dishwasher wasn't filling. Mrs R told the engineer what she wanted was for her kitchen to be put back together. The engineer didn't find a fault with the dishwasher and didn't note any damage.

Mrs R complained to D&G. She said the first engineer had damaged her property and the dishwasher hadn't been repaired. When D&G replied, it said it had spoken to the company that had visited, which was the dishwasher manufacturer, who had said it was dealing with a public liability claim. It said the manufacturer would send an inspector to assess the damage. It said Mrs R should contact the manufacturer for further information. However, it offered £8.04 as a gesture of goodwill, which was two months of premiums.

When Mrs R complained to this Service, our Investigator didn't uphold the complaint. She said D&G had directed Mrs R to the manufacturer because it said it wasn't involved in any issues. However, D&G was the insurer and the manufacturer was acting on its behalf. But, she said she hadn't seen any evidence that the engineer had caused any damage. The engineer also hadn't noted any damage caused while repairing the dishwasher. The second engineer also hadn't noted any damage to the dishwasher. There was also about four months between the two engineers visits. She said D&G had carried out a repair under the policy and she hadn't seen evidence to show the engineer had caused any damage.

As Mrs R 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.

D&G arranged for an engineer, who was from the manufacturer, to visit under the terms of policy. I'm aware D&G has said it was for the manufacturer to resolve any issues. However, Mrs R's contract was with D&G, which then had its own arrangements with the manufacturer to send an engineer. But it was still D&G who were ultimately responsible for the service and any damage caused during a claim under the policy.

I've looked at what happened and whether D&G needs to take further action. Mrs R complained that the first engineer had tampered with the hot and cold water, the door had been damaged and the flooring had been damaged by water leaking from the dishwasher. I've looked at the claim notes. There is no record of any damage caused during the first engineer's visit. The engineer's notes said the dishwasher was working when he left and no issues were noted. Mrs R also didn't raise any concerns about damage around that time.

Another engineer visited a few months later and didn't find any issues with the dishwasher. He also didn't note any damage, only that Mrs R wanted her kitchen to be put back together. I'm also aware a few months had passed between the two engineer visits. I've also seen the photos Mrs R has provided of her kitchen and dishwasher. However, I'm not persuaded these showed the first engineer damaged her kitchen.

Mrs R has said she isn't interested in compensation and wants D&G to fix her kitchen. However, I've not seen evidence that persuades me D&G is responsible for any issues with Mrs R's kitchen. 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 Mrs R to accept or reject my decision before 7 May 2025.

Louise O'Sullivan
Ombudsman