

The complaint

Ms N has complained about how Domestic & General Insurance Plc (D&G) dealt with a claim under her appliance warranty.

What happened

Ms N contacted D&G to make a claim for an issue with her fridge-freezer. D&G sent an engineer, who found the damaged part couldn't be replaced. So, D&G said it would replace the fridge-freezer. It sent Ms N a link and she selected a new appliance. A company visited Ms N's home to deliver the fridge-freezer. However, it said the appliance was too big to fit through the door. So, it said it could arrange a doorstep delivery or Ms N could select a different fridge-freezer. D&G sent Ms N a link to choose a new fridge-freezer. It later closed the claim because Ms N didn't reply.

Several months later, Ms N complained. She said she had been left without a fridge-freezer due to D&G's actions. When D&G replied to the complaint, it said the fridge-freezer Ms N had ordered was too big to fit. It tried contacting Ms N to arrange an alternative, but she didn't reply. So, it cancelled the order. It said it would send a new link so she could order a fridge-freezer. It also cancelled the policy that had been set-up for the new appliance and refunded the premiums Ms N had paid for it.

When Ms N complained to this Service, our Investigator didn't uphold it. She said the delivery team had been unable to deliver the fridge-freezer due to its size. D&G offered to supply a different appliance, but Ms N didn't respond. She said D&G had acted reasonably. She also said it was fair that D&G had refunded the premiums.

Ms N disagreed. She said D&G had provided misleading information about what had happened and it had treated her unfairly. So, 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.

When Ms N's fridge-freezer couldn't be repaired, D&G said it would replace it. Ms N selected a replacement fridge-freezer. When delivery was attempted, it was unsuccessful. Ms N has said this was because not enough delivery people arrived to move the fridge-freezer. D&G has said it was because the fridge-freezer was too big.

Looking at D&G's records, these noted that when delivery was attempted, the fridge-freezer was too big. The notes said Ms N was offered a doorstep delivery or to choose a new appliance. I also listened to a phone call when Ms N phoned D&G to find out what was happening about the fridge-freezer. During that phone call, D&G told Ms N the dimension of her original appliance and those of the one she ordered. The new fridge freezer was bigger. So, I think the evidence supports that the size of the appliance was the issue.

But, even if that wasn't the case, because the fridge-freezer wasn't delivered, I would expect D&G to explain the next steps to Ms N. D&G's records from that time show that it emailed Ms N to select a new appliance. But, it didn't receive a response. It also phoned Ms N to try and progress the claim. But, when the call was answered, it was silent. So, the call ended. I think D&G took reasonable steps to try and resolve the claim. But, it couldn't replace the fridge-freezer without Ms N responding.

A few months after this, Ms N phoned D&G because she wanted her claim to be resolved. This was the phone call I've already referred to, in which the appliance dimensions were discussed. During that call, D&G sent Ms N a new link to select an appliance. However, from what I've seen, Ms N didn't select an appliance.

A few months later, Ms N complained. When D&G replied to the complaint, it explained why the fridge-freezer hadn't been delivered. It also said it could still replace it and explained what Ms N needed to do to place her order. It also identified that the policy Ms N has set up for the new fridge-freezer was still live. So, it cancelled the policy and refunded the premiums because the appliance hadn't been delivered. So, I think D&G acted fairly in how it dealt with the claim and complaint.

I'm aware Ms N has said D&G provided this Service with misleading information. Ms N didn't provide any further evidence to show this, despite being given the opportunity to do so. However, when I looked at this case, I did so mindful of what Ms N had said. When I reviewed what happened, I didn't find anything that persuaded me D&G had been misleading.

So, having looked at what happened, 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 Ms N to accept or reject my decision before 5 June 2025.

Louise O'Sullivan
Ombudsman