

## **The complaint**

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

Mrs M is represented by Mr M for her complaint but, as she is the policyholder, I will normally refer to her.

## **What happened**

Mrs M contacted D&G when her washing machine developed a fault. D&G arranged for an engineer to visit. However, the engineer didn't turn up for the appointment. Mrs M complained and cancelled the policy. She said she wanted a new washing machine.

A few days later, D&G replied to the complaint. It apologised that the engineer hadn't turned up, which was due to illness. It said it had arranged a new appointment. It would normally repair a faulty appliance. As the engineer didn't complete a repair or write-off the appliance, it was unable to offer a replacement. It said it also didn't cover costs such as loss of earnings. However, it offered a goodwill gesture of two months premiums, which was £18.92.

When Mrs M complained to this Service, our Investigator didn't uphold it. She said the timescale for the re-arranged appointment was reasonable. However, Mrs M had already bought a new washing machine by this point. She said the refund of premiums offered was reasonable for the inconvenience caused. She said she didn't think it was reasonable to ask the D&G to pay for the replacement washing machine when it hadn't had the opportunity to attempt a repair. She said D&G didn't need to do anything further.

As Mrs M disagreed, 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.

The relevant regulator's rules say that insurers must handle claims promptly and fairly. And that they mustn't turn down claims unreasonably. So, I've thought about this complaint in that context.

I'm aware Mr M has said Mrs M wouldn't have taken the policy out in the first place if she had known she would have to wait for appointments. However, the sale of the policy doesn't form part of this complaint. Mrs M would need to raise this with D&G so it can consider this.

It's my understanding that Mrs M contacted D&G on a Friday. The repair appointment was booked for the following Tuesday. The policy didn't give a timescale for how soon an engineer would visit, although it said normal working hours were at least 9am to 5pm

Monday to Friday, except public holidays. I think the timing of the appointment was reasonable. However, the engineer didn't arrive. D&G arranged a new appointment for Friday of the same week. This was seven calendar days from when the issue was first reported. Again, I think that was reasonable.

I'm aware that after the first scheduled appointment was missed, Mr M told D&G Mrs M was vulnerable and needed a washing machine. It's my understanding that Mr M also said he was going to buy a new washing machine as Mrs M didn't want a repair. I can understand that Mrs M would have been concerned by the missed appointment and would have wanted a working washing machine as soon as possible. Mrs M bought a new washing machine and the appointment didn't go ahead. Mrs M wanted D&G to refund the cost of the new washing machine, which was £384.

The policy explained that where an appliance had a breakdown: *"we will (at our option) authorise a repair, arrange a replacement or pay the cost of a replacement product"*. This meant it was for D&G, rather than a policyholder, to decide how to settle a claim. The policy also said:

*"In some situations we will arrange to replace your product instead of repairing it (for example where we cannot repair it or we decide that it is uneconomical for us to repair your product). In these circumstances, we will arrange to replace your product with one of a same or similar make and technical specification."*

D&G wanted to assess the washing machine and, if possible, repair it. That was in line with its terms and conditions. So, I think that was reasonable. That remains my view, despite the first appointment not taking place. Based on everything I've seen, I don't think D&G needs to refund Mrs M for the washing machine she bought.

I've also thought about compensation. D&G refunded two months premiums for the missed appointment and the consequent three-day delay in it being able to visit. I've thought about the terms and conditions of the policy, Mrs M's vulnerability and the steps D&G took to deal with the missed appointment. Having done so, I think the compensation offered was fair to reflect the impact on Mrs M.

So, having looked at this complaint, I don't uphold it 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 M to accept or reject my decision before 1 August 2025.

Louise O'Sullivan  
**Ombudsman**