

## The complaint

Mr H has complained that Domestic & General Insurance Plc (D&G) unfairly declined a claim under his appliance warranty.

## What happened

Mr H made a claim to D&G after the touch sensitive controls on his dishwasher stopped working. D&G sent an engineer to investigate the problem. They said they couldn't fix the dishwasher as it was designed only to operate on a voltage of between 220 to 240v. They said Mr H's voltage was 249v which was too high for the touch screens on the dishwasher.

Mr H paid £60 to have his voltage checked. He was told that electricity suppliers in the UK are allowed to provide electricity between 207v to 253v. It confirmed his voltage was 249v.

D&G declined the claim. It said faults arising from issues with the supply of electricity weren't covered by the warranty. It said if Mr H instructed an independent electrician who could fix the dishwasher, it would refund the cost.

Mr H referred his complaint to this service. Our Investigator didn't recommend the complaint be upheld. He didn't think D&G had treated him unfairly. In summary Mr H made the following points in response:

- The dishwasher has a CE mark indicating that it meets relevant safety, health and environmental requirements. He thought that meant it must be capable of operating on the standard UK power supply within the range of 216.2v and 253v and not be damaged by occasional surges.
- The average voltage supplied to UK properties is 242v.
- A domestic homeowner isn't responsible for the voltage in their home.
- His expert has confirmed that the voltage coming into his home is safe and within the legal range.
- He doubted whether D&G's engineer was expert on the subject of mains electricity.
- It was unfair of D&G to say it would only repair the dishwasher if his voltage was between 220v and 240v and such an exclusion should have been explicitly set out in the terms and conditions of the warranty.
- His other appliances hadn't been impacted in a similar way and the dishwasher had operated perfectly for four and a half years before it stopped working.

As Mr H didn't agree, the matter has been 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.

As a general principle, when making a claim under a policy (which includes a warranty), it's for the policyholder to show the claim is covered by the policy. When an insurer seeks to rely on an exclusion in order to decline the claim, the onus is on it to show that the exclusion applies. I'll bear this in mind when considering this complaint together with what I think is fair and reasonable. In this case Mr H's warranty lists a number of exclusions. They include:

*“any problem with the supply of electricity, gas, water, broadband or broadcast content:”*

The starting point for my investigation is whether D&G had sufficient evidence to show that there was a problem with the supply of electricity to Mr H's home. We rely on experts to help us build up a picture of what is likely to have happened. So I've looked at what the experts used by D&G and Mr H have said.

D&G's engineer noted that the fault was *“Not powering up, empty display on control panel”*. He said it was a touch screen model which is sensitive to voltage and under the technical specification for this dishwasher, it required a voltage of between 220v and 240v. As the manufacturer specifies the same voltage for its more recent dishwashers, I think that is also likely to have been the case for Mr H's model.

Just because an appliance has a CE mark doesn't mean in my opinion that it will necessarily work well within the standard range of UK voltage. Manufacturers can advise the recommended safe range for their appliances in order to avoid (amongst other things) a higher than recommended voltage causing damage to sensitive components. That is what appears to have happened in this case.

I accept that Mr H's dishwasher had worked perfectly well for over four years. But sometimes prolonged exposure to voltages outside the manufacturer's recommended range can cause faults to develop.

Mr H's voltage was tested by an electrical expert who was able to advise him that his voltage was 249v - some variation is usual apparently, so D&G's engineer's voltage reading wasn't necessarily incorrect. But I haven't seen any evidence that Mr H's electrician had specific expert knowledge on how to fix faults in appliances such as dishwashers as opposed to the supply of electricity generally whereas I think D&G's engineer did.

Although I understand why Mr H thinks D&G treated him unfairly, I'm not persuaded it did so. I'm satisfied that D&G applied the warranty terms fairly and reasonably when declining the claim.

Insurers can't be expected to list every possible reason why they might decline a claim. Essentially in this exclusion D&G is saying it won't be liable if a fault has arisen from an external problem with the electricity supply. I don't find that is unusual or unclear.

For the reasons explained above I won't be requiring D&G to do anything further to resolve Mr H's complaint.

**My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 15 September 2025.

Elizabeth Grant  
**Ombudsman**