

The complaint

Mr K complains about damage caused by engineers sent by Domestic & General Insurance plc to repair, and later replace, his faulty washing machine.

What happened

Mr K had a policy with D&G which covered repairs to his washing machine. In November 2024 Mr K contacted D&G as there was a problem with his machine. An appointment was arranged for an engineer to attend on 18 November 2024 but this was postponed until 19 November 2024.

D&G say that when their engineer attended he installed a new hose to the washing machine and unlocked the pump. He then ran the machine on a rinse and spin cycle and the clothes emerged dry.

Mr K says that the engineer didn't repair the machine, and he didn't turn off the stop cock before disconnecting a pipe and flooded Mr K's utility room and downstairs toilet. The engineer asked him to provide towels to mop up the water, which were ruined and the flooring in his utility room and downstairs toilet was damaged. Mr K says the machine wasn't fixed, towels were trapped inside it and it couldn't be drained.

And he says D&G replaced his washing machine with one that wasn't suitable and when removing his old machine they damaged his mother's car. Mr K says this was all very stressful and distressing as he's in his 70s and recovering from a stroke and his mother is in her 90s.

The new machine couldn't be connected as it's too big and caused issues as it blocked access to parts of his home. Mr K has also told us that the new machine doesn't have the same specification as his old one, as it has a maximum spin of 1200, when his old one had 1400 to 1600. And he had to arrange for a handyman to connect the new washing machine as the engineer wouldn't do it due to loose sockets.

Mr K raised a complaint with D&G which they responded to on 20 November 2024. They said that based on the service report completed by the engineer on 19 November 2024 there was no fault with the washing machine, and no damage was caused to his property. They said they'd be paying Mr K £39.75 compensation for the inconvenience of being without his washing machine from 16 to 19 November 2024.

D&G issued a further final response letter also dated 20 November 2024 which didn't uphold his complaint but said that the claim he'd raised was being investigated further.

On 21 November 2024 D&G advise us that Mr K's washing machine was written off due to a manufacturing fault. A new washing machine was delivered to Mr K by the manufacturer on 26 November 2024. So D&G say that nothing that happened after 21 November 2024 was their responsibility, as the replacement machine was provided by the manufacturer's and not under the terms of Mr K's policy with them.

Mr K raised a further complaint with D&G on 28 November 2024. This related to him being unhappy with the replacement washing machine provided and damage being caused to his mother's car when the replacement washing machine was being delivered. D&G say this complaint had been logged with the manufacturers and was being investigated by them.

Unhappy with the response he received from D&G Mr K complained to our service.

Our investigator checked some discrepancies in the timeline with D&G who confirmed that an engineer from the manufacturer's attended Mr K's property on 18 November 2024. He replaced the hose and unblocked the pump. Mr K then reported that his electrics were tripping and another engineer attended on 19 November 2024. He checked the washer with some clothes on a short spin and said there was no issue. The washing machine was then recalled by the manufacturer on 21 November 2024 who arranged to deliver a new machine.

Our investigator considered the case and didn't uphold the complaint. He said that the service notes from the engineers who attended Mr K's property on 18 and 19 November 2024 recorded that his washing machine was repaired and no damage was caused to his property.

While Mr K has told us about damage caused by the engineer there was no evidence to confirm this, so our investigator didn't think he'd seen enough to say damage had been caused and D&G needed to compensate Mr K.

And Mr K's washing machine was recalled and replaced by the manufacturer who delivered his replacement washing machine. So any issues relating to that machine, any damage caused when it was being delivered, or the installation of the machine would need to be dealt with by the manufacturers rather than D&G, as the replacement wasn't provided under Mr K's policy.

Mr K didn't accept our investigator's opinion so the case has come to me for a 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 understand the impact that the problems with his washing machine have had on Mr K especially given what he's told us about his health and his mother's mobility issues. But I have to make it clear that I can only consider the issues that D&G are responsible for.

D&G have confirmed that they arranged for engineers to attend Mr K's property on 18 November 2024 and on 19 November 2024 when he complained of further issues following the initial visit.

The service notes confirm that the first engineer replaced a hose and unblocked the washing machine's pump and left it in working order. The second engineer found no fault when he tested the machine on a rinse and spin cycle.

The second engineer took a short video of the flooring which D&G have now been able to provide which shows no flooding or water damage. I accept that this is a short video, but it does support what's recorded in the service notes.

Mr K has provided a handwritten invoice for repairs and drying out his downstairs flooring, which appears to be dated 17 November 2024, the day before the engineer attended Mr K's property. So this doesn't provide evidence confirming that the engineer caused a leak.

damaging Mr K's flooring.

On 21 November 2024 it was established that Mr K's washing machine was subject to a recall notice due to a manufacturing error. His washing machine was then replaced by the manufacturer rather than under the terms of his repair policy with D&G. So the issues with the new machine and any damage to Mr K's mother's car need to be dealt with by the manufacturer, rather than D&G.

I understand that a complaint was referred to the manufacturer on behalf of Mr K by D&G but this was closed as they requested information from him that wasn't provided. I'd recommend that Mr K contact them with the evidence they requested, if he wishes to pursue his claim against them. And if he has evidence to support his claim that the washing machine flooded his utility room and downstairs toilet, provide this to them in case this is linked to the manufacturing defect leading to the machine's recall.

But I can only consider Mr K's complaint about D&G and I've not seen any evidence to persuade me that their engineer's caused any damage to Mr K's home or property so I won't be asking them to do anything.

My final decision

For the reasons set out above my final decision is that I don't uphold Mr K's complaint about Domestic & General Insurance Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 17 July 2025.

Patricia O'Leary
Ombudsman