

## **The complaint**

Mr C complained that Domestic & General Insurance Plc (D&G) declined to cover his hob extractor fan, under his household warranty policy.

## **What happened**

Mr C said he wanted to cover all his appliances having moved to a new home. He contacted D&G and arranged for this to happen. In January 2025 Mr C said his extractor fan developed a fault. He made a claim to D&G but it declined his claim saying this appliance required separate cover, which he hadn't requested.

Mr C said that at no time during his conversation with D&G's agent was he advised that a separate policy was required for his extractor fan. He said the extractor fan is directly related to his hob and he'd assumed the policy for his hob would also cover the extractor fan. Mr C didn't think this was fair and complained.

In its final complaint response D&G said that if the extractor fan was built into the hob, it would be covered under Mr C's policy. It said Mr C claimed for a 'cooker hood' that was wall mounted and an entirely separate appliance. It said its agent arranged cover for all the appliances specified by Mr C. But as he didn't ask for cover for his cooker hood it wasn't provided.

Mr C didn't accept what D&G had said and referred the matter to our service. Our investigator didn't uphold his complaint. He thought the cover provided by Mr C's policy was clear. It didn't include cover for his extractor fan/cooker hood.

Mr C responded to our investigator to say that D&G is required to ask more questions to ensure he's treated fairly. Had it done so it would be aware that he wanted cover for his extractor fan. Mr C referred to the Insurance Act 2015 (the Act), the Consumer Duty (the duty) and the Consumer Insurance (Disclosure and Representations) Act 2012 (CIDRA) in support of his complaint. Our investigator didn't change his mind, so Mr C asked for an ombudsman to consider his complaint.

It has been passed to me to decide.

## **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'm not upholding Mr C's complaint. Let me explain.

I've checked Mr C's policy documents to see what cover he had in place. Under the heading "*About your policy*" it specifies the insured product was a hob. The front page of the document pack that was sent to Mr C also specifies that this policy is to cover a hob. These policy documents make no reference to any other appliance, which included an extractor fan/cooker hood.

I've listened to the call between Mr C and D&G's agent when cover was arranged. Mr C explained that he'd moved address recently. Also, that he'd had some cover in place at his previous address. Mr C said he'd like this to be cancelled and to restart new cover at his new address. The agent tells Mr C he can decide what appliances he wants and doesn't want added to the cover. Mr C then confirmed to the agent the appliances to be included. Around 14 minutes into the call he said he wanted to include the hob. Mr C didn't mention an extractor fan. Towards the end of the call the agent goes through all the appliances Mr C had asked to be covered. She didn't mention an extractor fan or cooker hood.

I've thought carefully about Mr C's view that it's reasonable to expect cover would be included for the extractor fan with the hob. But I don't agree. I think what D&G said is fair. An integrated hob with an extractor fan would reasonably be covered under a hob policy. But Mr C's extractor is described as wall mounted. This is a separate appliance that is bought and installed separately. I don't think it's reasonable to expect that this would be covered under a policy specified for a hob alone.

I've considered Mr C's comments about the Act. In his later submissions he said he'd referred to this legislation in error. However, I can't see where the Act would require D&G to ask Mr C if he required cover for an extractor fan.

CIDRA is concerned with the information a consumer discloses to their insurer. More specifically the consumers obligation to take reasonable care not to make a misrepresentation. This isn't relevant to Mr C's complaint.

Under the duty D&G is required to act in good faith, to ensure Mr C's understanding of its products, and to provide support to meet his needs throughout their relationship. I've thought carefully about whether D&G should have acted differently given these requirements. But I'm not persuaded that it should have. The information Mr C was provided with over the phone and in his policy documents was clear. Individual appliances were discussed and each added separately to the cover Mr C requested. He received policy documentation showing cover for a hob, not for an extractor fan. I don't think D&G reasonably ought to have discussed appliances Mr C might have wanted cover for. Rather, it was clear from the call recording that the onus was on Mr C to confirm the appliances he wanted included in his plan.

Having considered all of this I don't think D&G acted unreasonably when it declined Mr C's claim for the reason it gave. It follows that I can't fairly ask it to do anymore.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 30 September 2025.

Mike Waldron  
**Ombudsman**