

The complaint

Mr J has complained about the way Domestic & General Insurance Plc (“D&G”) handled a claim he made under his washing machine insurance policy.

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.

When considering what’s fair and reasonable in the circumstances I’ve taken into account relevant law and regulations, regulators’ rules, guidance and standards, codes of practice and, where appropriate, what I consider to have been good industry practice at the time. Whilst I’ve read and taken into account everything said by both parties, I’ll only comment on the points I think are relevant when reaching a fair outcome to this dispute. That’s a reflection of the informal nature of this Service.

Our investigator thought D&G had taken reasonable steps to put things right, and didn’t need to do anything further. I agree, and for the same reasons, so I don’t think there’s a benefit for me to go over everything again in detail. Instead, I’ll summarise the main points:

- Mr J got in touch with D&G on 23 October to book a repair for the washing machine at a property he let to tenants. An appointment was booked for 6 November.
- Because of the time it would take for the repair to be carried out, Mr J replaced the washing machine for his tenants and moved the one in need of a repair to another address. He told D&G he’d done this on 4 November.
- Nonetheless, the D&G engineer went to the tenants’ address – not the new address. As a result, the appointment had to be re-booked for 11 November, and the repair was completed then.
- Mr J complained about how long it had taken to complete the repair and the inconvenience he experienced during the claim.
- D&G accepted it had caused Mr J some inconvenience and paid him £64 compensation. I’m satisfied that’s fair and reasonable. I’ll explain my thinking.
- D&G is required to handle claims promptly and fairly. The initial appointment was around two weeks from the date it was booked. Then, there was a further week or so until the repair was complete. So around three weeks in total. That’s longer than I’d usually expect for an appliance of this nature. I think D&G has acknowledged that because it accepted it caused inconvenience and paid compensation.
- I can only consider the impact on Mr J as the policyholder of the insurance policy – not any other party, such as the tenants. Because of the delay, he had more communication with D&G and his tenants than might be expected. Whilst he moved

two washing machines, I'm not persuaded that's something I can hold D&G responsible for – it was his choice to take that step.

My final decision

I don't uphold this complaint.

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

James Neville
Ombudsman