

The complaint

Mr S complains Domestic & General Insurance Plc handled his washing machine insurance claim poorly.

Mr S has been represented for the claim and complaint at points. For simplicity I've generally referred to the representative's actions as being Mr S' own.

What happened

Mr S experienced a problem with his washing machine. He claimed against his D&G washing machine insurance policy. A couple of days later an engineer attended, ordering replacement parts. Around 10 days later the engineer returned to fit the parts and he considered the machine to have been repaired. However, Mr S finding the machine now would not discharge water, contacted D&G. It arranged to send an engineer out in five or so days. Mr S wasn't happy with that, so raised a complaint.

A few days later D&G issued a complaint final response letter. It said it was clear the repair hadn't met expected standards. It agreed the time it would take for an engineer to return would be unreasonable. As a resolution it offered to write off Mr S' washing machine, provide a replacement and pay £84.75 compensation. Mr S was informed he would need to cover the cost of the new machine's installation.

Mr S accepted the offer of a like for like replacement machine, but wasn't happy with being charged £90 for the installation. He asked D&G to cover the cost, as he considered it to be responsible for the need for a replacement machine. It didn't agree to that, explaining that under the policy terms Mr S is responsible for any installation charge.

Unsatisfied with D&G's response Mr S referred his complaint to the Financial Ombudsman Service. He said it was discovered, when the new machine was installed, that the water discharge problem had been caused by D&G's engineer creating a kink in the outlet pipe. He said, even if the policy term requires him to pay the installation fee, in these circumstances D&G should pay it.

Our Investigator didn't recommend D&G cover the installation fee or do anything differently. He said Mr S had chosen to accept the new machine, when he could have opted for a repeat engineer visit, so found it reasonable for D&G to refuse to cover it. He felt the compensation offered was enough to recognise the unnecessary distress and inconvenience experienced by Mr S.

As Mr S didn't accept the proposed outcome, the complaint was passed to me to decide. He said had the engineer undertaken a full test on the machine, following the repair attempt, the discharge issue would have been identified. The problem would have been resolved without the need for a replacement machine and installation fee.

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 this is an informal service I'm not going to respond here to every point or piece of evidence Mr S and D&G have provided. Instead, I've focused on those I consider to be key or central to the issue. But I would like to reassure both that I have considered everything submitted.

Having done so, I'm not going to require D&G to cover the installation fee or do anything differently.

I've first considered the policy terms. These provide D&G, in the event of a breakdown, with the option of repair or replace the machine. The terms explain, in the event of a replacement being provided, Mr S will be responsible for installation and any related costs. So I can't say D&G, by not covering the installation fee, has failed to act in line with the policy terms.

However, Mr S believes D&G should, due to the circumstances, cover the fee. The circumstances being that its engineer's poor service was responsible for a replacement being offered and installed.

At the start of the claim, D&G sent an engineer out promptly. Unfortunately, replacement parts were required. These took some time to be received and installed. But I haven't seen anything to persuade me that was because of any failing on D&G's behalf. So I don't consider any compensation, or other redress, is necessary for anything that happened up to the second and unsuccessful engineer visit.

Following that second visit Mr S reported the further problem with the machine. D&G offered a follow up visit from an engineer. When Mr S expressed his dissatisfaction with the expected timeline it offered a replacement machine instead. It also offered £84.75 compensation. I must consider that here D&G, accepting Mr S had been left with a non-working machine, was actively trying to put things right and to find a resolution for him.

It is possible, as Mr S says that the new machine was unnecessary – and was only offered because D&G's engineer failed to run a full cycle of the original machine when repairing it. But even if that is the case, I don't feel it would be reasonable to require D&G to do more.

The current outcome can be viewed in different ways. First Mr S received a brand-new like for like machine at a cost of only £90.00 and compensation of £84.75. I accept he may not have required one at that point, but there is a benefit to being provided with a new machine. In addition, he could have chosen to wait for an engineer to revisit, but instead knowing he would need to cover the installation cost, chose the replacement option.

I should explain that £84.75 is, even when I consider Mr S and his wife's difficult personal circumstances, a higher amount of compensation than I would have likely awarded - for being left without a working washing machine for five days.

Alternatively, the outcome can be viewed along these lines. Because of D&G's engineer's error Mr S was without the use of a washing machine for four or five days. To make up for that, he received a brand-new machine for a cost of only £5.25. That being the installation fee minus the compensation award. Again, I accept he may not have necessarily required one at that point, but there is a benefit to being provided with one.

I accept the claim didn't go as smoothly as it could have. Unfortunately, mistakes can happen, but I'm satisfied D&G took reasonable steps to minimise the impact on Mr S. The current outcome, whichever way it is viewed, is fair and reasonable. So I'm not going to require D&G to do anything differently.

My final decision

For the reasons given above, I don't require Domestic & General Insurance Plc to cover the installation fee. It will need to, if it hasn't already, pay Mr S the £84.75 compensation already offered.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 21 July 2025.

Daniel Martin
Ombudsman