

The complaint

Miss K complains that the value of the voucher offered by Domestic & General Insurance Plc (D&G) for a replacement television wasn't a suitable like for like replacement.

What happened

In October 2022, Miss K took out a D&G insurance policy to provide cover for breakdowns and accidental damage to appliances, which included her television.

Miss K had problems with the display screen on her television. She submitted a claim to D&G, and it decided the television was a write-off. The television was taken away and D&G issued Miss K with vouchers worth a total of £279.99 to cover the cost of replacing the television with a new one of a similar specification and brand.

Miss K purchased the new television with the vouchers she was given. She complained to D&G as she was unhappy with the replacement television as she had problems with it. Miss K said the new television was a downgraded model and she wanted the replacement television to have been the same as her previous one.

D&G said the value of the vouchers offered correctly reflected the value of a replacement television. It said the old television could not be returned to Miss K and it hasn't done anything wrong.

Miss K brought her complaint to this service. Our investigator didn't uphold the complaint. He didn't think it was unreasonable for D&G to have provided vouchers to Miss K so she could choose a television suitable for her. And as her previous television was written off, he couldn't recommend that the old television was returned to her.

Miss K disagreed and asked for the complaint to be referred to an ombudsman. So, it's been passed 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.

Having done so, I won't be upholding Miss K's complaint.

The relevant regulator's rules say that insurers must handle claims promptly and fairly. And that they mustn't turn down claims unreasonably. I've taken those rules into account, amongst other relevant considerations, such as industry principles and rules, the policy terms and the available evidence, to decide whether I think D&G handled Miss K's claim fairly.

The key issue in dispute is that Miss K believes the replacement television doesn't match the specifications she had on her old television. Therefore D&G should provide a voucher to match the price of the previous television which was £339.99.

The policy terms and conditions state the following:

'Replacements

1. In some situations we will arrange to replace your product instead of repairing it (for example where we cannot repair it or we decide that it is uneconomical for us to repair your product). In these circumstances, we will arrange to replace your product with one of a same or similar make and technical specification.

2. If we cannot reasonably arrange a replacement, we will give you vouchers instead. The vouchers will be for the full retail price (from a retailer chosen by us) of a replacement product of the same or similar make and technical specification. The vouchers will also pay for the delivery.

3. All vouchers will be valid for 12 months from the date of issue. Voucher settlements will be sent to the last address you gave us. If vouchers are not available, we will provide a cash equivalent.'

Based on the above, it's clear that if a product cannot be repaired, D&G will arrange to replace the product with one of a same or similar make and technical specification. And if it cannot arrange a replacement, it will give vouchers instead.

Miss K's claim for the damaged television was accepted by D&G. As it was considered the television was a write off, D&G provided a retail voucher equivalent to a television that was the same or similar brand and specification to the previous damaged television. Miss K bought the replacement television using the voucher provided. But she says this has a functionality problem and Miss K says it's not as good as the previous one.

I've considered the side-by-side comparison provided of the two televisions. I can see the make, the size and the display are the same. And almost all of the other features are the same, with some being a higher specification. Miss K says the operating system is different and the smart features aren't user friendly. But overall, having looked at the comparison, I'm satisfied the replacement television is a similar specification to the previous television.

However, Miss K says regardless of the fact that the television isn't working properly, she doesn't believe it's a suitable replacement for the previous television. The voucher value was of a lower value than she expected so she doesn't think she got a like for like replacement. Miss K felt like she had a downgraded television. Miss K says recordings of the calls will confirm this. I've listened to call recordings provided by D&G. I note that Miss K was unhappy with the value of the voucher even before she received it and before she bought the television. However, whilst I appreciate this, the policy states that vouchers are offered for the full price of a replacement product of the same or similar make and technical specification. The policy isn't required to replace with the same product or to the same value as the original product was bought for.

I think the value of the voucher offered by D&G is fair and in line with the policy terms and conditions. Miss K was able to purchase a similar television for the value of that voucher. So I think the value of the voucher was sufficient for Miss K to have bought a similar television of a similar technical specification. I think this was a suitable alternative to her previous television.

Miss K says she spent her own time contacting D&G with the aim of trying to resolve the issue and she's suffered distress and inconvenience as a result. I understand it's challenging having to deal with a claim and having to spend time calling the insurer and having to explain everything. However, I don't consider this unusual and making an insurance claim inevitably

involves an element of inconvenience for the policyholder. Having looked at everything, I don't agree that an award of compensation is fair in the circumstances here.

I also understand that Miss K no longer has cover for her television and that this was cancelled. So, if she has any issues with the workings of the television, she will need to raise this directly with the retailer.

Overall, I'm sorry to disappoint Miss K, I'm not persuaded that D&G treated Miss K unfairly or unreasonably. It therefore follows that I don't require D&G to do anything further.

My final decision

For the reasons given above, I don't uphold Miss K's complaint about Domestic & General Insurance Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 22 December 2025.

Nimisha Radia
Ombudsman