

The complaint

Ms J complains about how Domestic & General Insurance Plc ("D&G") handled a claim for a cooker under her domestic warranty insurance policy.

What happened

Ms J had a domestic warranty insurance policy from D&G covering her cooker.

She made a claim on 5 February 2025 because she was having problems with her cooker. It had been leaking carbon monoxide and the gas supply had been switched off.

She struggled to get D&G to act on the repair as it said there wasn't any engineers in her area.

D&G said she could find her own repairer instead and take action on a pay-and-claim basis. Ms J objected to this. She said she was paying for cover and didn't agree it was her responsibility. D&G told her it was an option in her policy wording. It suggested she looked online for a repairer, and D&G would refund the cost up to £300.

Ms J found a repairer, who told her they didn't think the cooker could be repaired. She relayed this information to D&G. It asked for a report from Ms J's repairer, but it hadn't told Ms J to ask for this, so she hadn't got a report.

Ms J complained about the claims service she'd had. She tried to escalate her complaint within D&G, but got little or no response back. She has had to chase up D&G repeatedly, as she didn't have a cooker to prepare meals for the children. She said she'd had to order in hot food for her children.

In late March 2025, D&G agreed to replace her cooker. It also said it would pay Ms J £339.75 for her inconvenience.

Ms J remained unhappy and brought her complaint to this service. Our investigator looked into it and thought it would be upheld. He thought D&G's service hadn't been very good, and he thought it should have done more to help Ms J. He said it should pay £500 compensation for her distress and inconvenience, and it should consider paying Ms J's evidenced extra food costs caused by her not having a working cooker.

D&G rejected the view. It said its response to replace the cooker and offer Ms J compensation was sufficient. Ms J responded and asked that her complaint was reviewed. She said she'd been told she didn't need to get receipts for her expenditure by D&G.

Because both parties disagreed, this complaint has been passed to me to make a final 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 asked Ms J for comments on what she'd like the resolution for her complaint to be, as she'd seemingly rejected the outcome in the view. She didn't respond. From the information I have, D&G processed her claim to replace the cooker at the end of March.

I've thought about Ms J's situation carefully. I'm upholding her complaint, and I'm going to award her compensation along the same lines as the view, with a consideration that D&G needs to consider payment of her extra costs for hot food for her family, subject to her providing evidence of those.

It's important I say that under the rules of this service, I can only consider matters until the date of D&G's final response to her, which was 26 March.

The starting point here is the policy wording. D&G has said it was unable to provide Ms J with a repairer, as it didn't have any suitable ones in her location. The policy terms deal with this:

"If we authorise a repair but are unable to find a repairer, we'll permit you to use your chosen repairer. You will have to pay them and claim the cost back from us. Please keep a copy of your invoice to send to us."

Ms J had a conversation with a repairer she found in her area. It's my understanding that the repairer didn't visit, but said they thought the cooker was irreparable. When Ms J reported this to D&G, she didn't have evidence of what her repairer said as it'd simply been a conversation.

What Ms J did tell D&G was that she had a family and no working cooker. It was the middle of winter. Despite this, D&G didn't try to solve the problem, and I don't think its service was good enough. It should have tried to help Ms J towards a solution, which was desperately needed. Her distress is clear in the calls I've listened to. I can hear that she had to borrow money to be able to feed her children hot food after school.

I do appreciate D&G said it had no repairers available within its network, but it has access to a much better resource of repairers than Ms J did, and it should have done more to find a repairer, prioritise her case and fix the problem.

I can see Ms J had to repeatedly chase D&G up and re-explain her problem seemingly on every call. The delay in providing a solution meant she was without a cooker for two of the coldest months, and I don't think D&G took account of Ms J's situation and vulnerability.

D&G offered Ms J £339.75 compensation in total. But I don't think this is enough. I have consulted this service's guidelines on this, and I think the total compensation should be set at £500 because of the worry and distress its service caused her. Ms J has previously said she was incurring hot food costs during those months, and I can see our investigator tried to explore these costs with her. What I would say is that I think D&G needs to consider covering these extra costs, if Ms J is able to provide it with evidence.

What I mean by that is that if Ms J can supply bank statements or receipts for the period between 5 February and 26 March showing that she spent money on hot food for her family, and can show that those costs are higher than what she'd normally spend on food to be cooked in the home, then I think D&G should reasonably consider paying for the reasonable difference. I'll also comment that if the parties aren't able to agree on this, then Ms J is able to make a further complaint to D&G which may reach this service in due course.

My final decision

It's my final decision that I uphold this complaint. I direct Domestic & General Insurance Plc to:

- Pay Ms J a total of £500 compensation for her distress and inconvenience caused by its poor service.
- Consider Ms J's reasonable, uplifted food costs during the claim caused by her buying in hot food.

D&G must pay the compensation within 28 days of the date on which we tell it Ms J accepts my final decision. If it pays later than this, it must also pay interest on the compensation from the deadline date for settlement to the date of payment at 8% a year simple.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms J to accept or reject my decision before 29 October 2025.

Richard Sowden
Ombudsman