

## **The complaint**

Mrs S has complained about how Domestic & General Insurance Plc (D&G) dealt with a claim under her appliance warranty.

References to D&G include companies acting on its behalf.

## **What happened**

Mrs S contacted D&G to make a claim for an issue with her vacuum cleaner. D&G arranged to collect the vacuum cleaner. When it assessed it, it found it was likely a mechanical issue with the vacuum cleaner. It advised Mrs S that she would need to claim under the manufacturer's warranty. It returned the vacuum cleaner to her.

Mrs S complained to D&G. She said when she logged the claim online, there was no indication the appliance was under the manufacturer's warranty. She said D&G was at fault for collecting the vacuum cleaner. She said there were also delays in returning the appliance to her. She then had to book the manufacturer's repair herself, who then had to collect it. She said she was without her vacuum cleaner for five to six weeks. She said this was D&G's responsibility and she didn't want the vacuum cleaner anymore. She wanted a refund or replacement.

When D&G replied, it confirmed the appliance was under the manufacturer's warranty. It said while the warranty was still in place, its role was primarily to assist with issues to do with accidental damage. The manufacturer was responsible for breakdowns during the warranty period. So, it was unable to assist with the claim. It said it could cancel the policy and refund the premiums paid, which was £29.52, if Mrs S wanted to do so.

Mrs S complained to this Service. Our Investigator didn't uphold the complaint. He said the claim submitted was for accidental damage. However, when D&G assessed the appliance, it found it was a mechanical fault. So, Mrs S needed to refer this to the manufacturer for repair. Any issues with how long the manufacturer took to deal with the appliance wasn't down to the actions of D&G.

As Mrs S didn't agree, the complaint was referred 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 don't uphold this complaint. I will explain why.

It's my understanding that Mrs S's vacuum cleaner was less than a year old when she made the claim that is the subject of this complaint. It was still within the manufacturer's warranty.

Looking at the policy wording, this said it covered:

*"Breakdown (after the manufacturer's guarantee)*

*If your appliance suffers a mechanical or electrical breakdown after the end of the manufacturer's parts and labour guarantee period, we will (at our option) authorise a repair, arrange a replacement or pay the cost of a replacement appliance.*

*Accidental damage (during and after the manufacturer's guarantee)*

*Both during and after the end of the manufacturer's parts and labour guarantee period, if your appliance suffers accidental damage (so that the appliance is no longer in good working order), we will (at our option) authorise a repair, arrange a replacement or pay the cost of a replacement appliance."*

So, this explained that during the manufacturer's guarantee period, the policy still covered accidental damage to the vacuum cleaner. It's my understanding that Mrs S filled out an online form and made a claim for accidental damage. I'm aware Mrs S has said there was nothing in the online form to indicate the vacuum cleaner was still within the manufacturer's warranty period. However, given Mrs S raised an accidental damage claim, I think it was reasonable that D&G arranged to collect the vacuum cleaner for repair. I don't think D&G had any reason, at that time, to think it needed to find out more details before arranging to collect the appliance. There was cover under the policy for accidental damage and that was what Mrs S made a claim for.

When D&G assessed the appliance, it found that the issue was a mechanical breakdown. It spoke to Mrs S, who confirmed this. So, I think it was reasonable that it told Mrs S this wasn't covered by the policy and that she would need to arrange a repair under the manufacturer's warranty. It then returned the vacuum cleaner to Mrs S. Based on what I've seen, D&G acted in line with the policy terms and conditions.

I've also looked at the timescales involved. Mrs S raised the claim on 27 March 2025. The vacuum cleaner was collected on 1 April and arrived at D&G's repairer on 4 April. The appliance was then assessed and, on 8 April, D&G contacted Mrs S to ask for further details about the breakdown being claimed for. Following this, the claim was cancelled and the vacuum cleaner was returned to Mrs S. Mrs S then complained she had been without the vacuum cleaner for two weeks.

I can understand Mrs S would have been frustrated that about two weeks after she first reported an issue with her vacuum cleaner, she seemed to be no further forward with getting it repaired. However, I think the timescales involved were reasonable for D&G to collect the machine, assess it and then return it. D&G wasn't responsible for the manufacturer's timescales once she raised a breakdown repair for the mechanical issue.

I'm aware D&G offered to cancel the policy and provide a refund of the premiums, which were £29.52, as a gesture of goodwill because of Mrs S's dissatisfaction with the policy. I

leave it to Mrs S to decide if she wants to proceed with that. However, having looked at everything that happened, I don't uphold this complaint or require D&G to do anything else in relation to it.

### **My final decision**

For the reasons I have given, it is my final decision that this complaint is not upheld.

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

Louise O'Sullivan  
**Ombudsman**