

## **The complaint**

Miss K has complained about how Domestic & General Insurance Plc (D&G) dealt with claims under her appliance warranty.

Miss K is represented in this complaint by Mrs K, who I will also refer to in my decision.

## **What happened**

Miss K's washing machine required a repair. So, Mrs K contacted D&G to arrange for an engineer to visit. Mrs K also dealt with the engineer when he was at the property. Parts had to be ordered and an engineer returned to fit them. A short while later, Mrs K contacted D&G again to say the washing machine had another fault. An engineer visited but a repair wasn't carried out.

Mrs K complained about the number of engineer visits. She also complained about the engineer, who she said was rude and aggressive to her. When D&G replied, it outlined the visits that had taken place. It said the final visit had been aborted because Mrs K had expressed her dissatisfaction by shouting and asking the engineer to leave. Mrs K had said the engineer was rude and aggressive. It offered £52.50 as a gesture of goodwill. It encouraged Mrs K to contact D&G to discuss the options to replace the washing machine.

Following this, D&G processed the washing machine write-off and sent Mrs K a link to options for a new washing machine.

Mrs K brought the complaint to this Service. Our Investigator said an engineer assessed the washing machine and needed to order parts. These were then fitted. She said this was reasonable and in line with the policy terms and conditions. When Mrs K reported another fault, an engineer visited a few days later, but no repair took place. Mrs K said the engineer was rude and aggressive. The engineer said Mrs K had sworn at him. There wasn't evidence to show what happened while the engineer was at the property or how either party acted. She said D&G had acted reasonably by offering a new washing machine and a refund of £52.50 as a gesture of goodwill.

As Mrs K 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.

As part of my decision, I should note that Miss K is the eligible complainant. She is the only person named on the policy. Mrs K has said the issues with the engineer involved only herself and the engineer, not Miss K. Mrs K was Miss K's representative both at the visits and for this complaint. I'm unable to consider any impact on Mrs K because she isn't an eligible complainant. I'm only able to consider the impact on Miss K. So, I've looked at this complaint with this in mind.

Mrs K complained about the number of visits that took place. The first visit was because the washing machine wasn't draining. An engineer visited and ordered multiple parts for the machine. These were then fitted about a week later. The policy said D&G would decide how it dealt with a machine breakdown. One of the options was that it would authorise a repair, which is what it did. I can understand Miss K would have been inconvenienced because of having to wait for the parts to be fitted. However, I haven't seen that there were unreasonable delays in repairing the machine.

A couple of weeks later, Mrs K reported that the wash cycle wasn't completing. An engineer visited a few days later to assess the machine. Following this visit, both Mrs K and the engineer complained about the other's behaviour. In terms of the claim itself, the engineer left without carrying out the repair. However, D&G responded to the complaint about the multiple visits and the engineer's behaviour the following day. It encouraged Mrs K to get in contact to discuss options to replace the washing machine. It also offered £52.50 as a gesture of goodwill. In the circumstances, I think that was reasonable to deal with the issues with the washing machine and the multiple visits.

Mrs K was also concerned about the behaviour of the engineer. It's my understanding that Mrs K's concerns related to how she was treated and that what happened didn't involve Miss K. But, Mrs K isn't an eligible complainant. So, I'm unable to consider any impact on Mrs K, including issues like whether she should be paid compensation. I can't award compensation to a representative.

Mrs K has said Miss K was upstairs during the engineer's visit, which indicates to me that she wasn't directly impacted by what happened. I have the accounts of the engineer and Mrs K, both of which say the other party was the one who behaved inappropriately. Mrs K has provided doorbell footage of when the engineer arrived and left the property. But I don't think this footage showed the engineer's behaviour was inappropriate or that Mrs K didn't swear at him. It also didn't show what happened in the property during the visit. So, even if Miss K was concerned about the visit, I don't think I have sufficient evidence to say D&G needed to do anything further.

So, having thought about this complaint, I think D&G's response was reasonable. As a result, 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 Miss K to accept or reject my decision before 29 October 2025.

Louise O'Sullivan  
**Ombudsman**