

The complaint

Mr H has complained about how Domestic & General Insurance Plc (D&G) dealt with a claim under his appliance warranty.

What happened

Mr H contacted D&G to send an engineer to repair his washer dryer. The engineer assessed the machine and ordered parts for it. About a week later Mr H complained, as the parts hadn't arrived. When D&G replied, it apologised and offered Mr H £43.50 for his time without his washer dryer.

A few days later, Mr H complained again because his washer dryer still hadn't been repaired. When D&G replied, it said it had spoken to the manufacturer and the parts were still awaited. So, D&G told Mr H it would write off the washer dryer and provide a replacement. It said it would also provide £45.75 compensation because of the time Mr H had spent without a washer dryer.

Mr H complained again. He wanted one of two particular replacement washer dryers. But they required an upgrade fee, which he didn't want to pay. When D&G replied, it said it charged upgrade fees for models that exceeded the technical specification of what was covered by the plan. It said the cash settlement value was £368.82.

Following this, Mr H spoke to D&G again. He had selected a new washer dryer and paid the upgrade fee. D&G had agreed to waive the installation and disposal charges for the new washer dryer. However, Mr H was charged for this. The appliance wasn't delivered. The next day, D&G paid Mr H a cash settlement of £680 to resolve the claim and complaint.

When Mr H complained to this Service, our Investigator didn't uphold the complaint. She said D&G had acted in line with the policy terms by offering a replacement of the same or similar make and technical specification. Mr H wanted a higher specification replacement. So, it was reasonable that D&G charged an upgrade fee. D&G also later paid Mr H a cash settlement of £680 and paid a total of £89.25 compensation. She said this was fair in the circumstances.

As Mr H 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.

D&G has accepted that there were delays in dealing with the claim. Parts had to be ordered, which took time to arrive. Because of this delay, and because Mr H had explained about a

vulnerability he had, D&G agreed to replace the washer dryer. It also offered a total of £89.25 in compensation as a gesture of goodwill. I think that was fair at that time to try and resolve both the claim and complaint. Mr H has also said that D&G didn't provide him with a temporary machine while the claim remained open. However, the policy didn't say it would provide this. But D&G agreed to pay Mr H's laundrette costs and asked him to provide it with receipts for this. I think was fair and not something it needed to do under the policy. I think D&G writing off the appliance because the parts hadn't arrived, and that it agreed to cover the laundry costs, showed it took into account Mr H's personal circumstances and vulnerability when trying to resolve the claim. It's my understanding that Mr H hasn't provided D&G with the laundry receipts. So, if he wants D&G to refund this, he should provide it with the receipts, as requested.

Mr H also wanted a different replacement appliance than those offered by D&G. The policy said:

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

Mr H didn't want to accept the replacement appliances D&G offered because he wanted one of two washer dryers that he had identified, both of which were of a higher specification than the appliance that was being replaced. However, D&G didn't need to offer either of these as a replacement under the policy. What it offered needed to be in line with what the policy terms and conditions said. D&G told Mr H he would need to pay an upgrade fee for the replacement appliances he wanted. I think that was reasonable. I don't think D&G needed to cover the additional cost for a higher specification appliance.

Following this, D&G said it would waive the installation and disposal charges, which the policy said were for the policyholder to pay. It's my understanding that when Mr H ordered the replacement appliance, these were charged. So, in order to resolve the claim and complaint, the next day D&G paid Mr H £680 as a cash settlement, so he could replace the washer dryer himself. I think that was fair. From what I've seen, the cash settlement value for Mr H's washer dryer was £368.82. But, D&G paid him a significantly higher cash settlement to try and resolve Mr H's concerns. Given Mr H wasn't satisfied with D&G's customer service or processes for replacing the appliance, I think it was fair for it to cash settle the claim. This allowed Mr H to make his own choice about what retailer to use and to select the specific appliance he wanted.

So, looking at everything that happened, I think D&G fairly responded to the complaint through making a cash settlement and paying £89.25 in compensation. 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 Mr H to accept or reject my decision before 11 November 2025.

Louise O'Sullivan
Ombudsman