

The complaint

Ms L has complained about her appliance insurer Domestic and General Insurance Plc because it won't exchange a replacement dual washing machine and tumble dryer it provided and installed.

What happened

Ms L had a policy with D&G. Following a dispute, D&G agreed to replace Ms L's tumble dryer. Ms L said she wanted to upgrade her tumble dryer to a combined machine which would wash as well as dry. She spoke with D&G about this, chatted online and reviewed some links D&G provided of available machines. One machine was ordered and then cancelled. Ms L made a further selection, and this machine was delivered to Ms L's home and installed.

Following the installation, but before Ms L used the machine, she noticed the drum appeared much smaller than that of the machine she had before. She spoke to D&G, asking it to swap the machine, D&G said it couldn't do that with the machine having been installed. In a final response letter it said Ms L had chosen the machine and had had the chance to make sure it suited her needs. It said it would ask the manufacturer if it would be prepared to collect the machine – but, in the circumstances, it couldn't require it to do so. Ms L complained to the Financial Ombudsman Service.

Our Investigator considered details of the conversations, verbally and in writing, Ms L had had with D&G. She noted D&G had explained to Ms L that combined machines, as standard, have a different load capacity to stand-alone tumble dryers, often only offering a smaller drying capacity by comparison. So whilst the combined machine would take a nine kilogram washing load, it would only be able to dry six kilograms at a time (whereas a standalone dryer might take eight kilograms). Our Investigator noted that Ms L, during that conversation understood the point being made, acknowledging that some of the washing load, if the machine's full capacity was used, would need to be removed before drying to ensure the drying capacity was not exceeded. Overall she didn't think D&G had made any errors in handling the replacement or had treated Ms L unfairly. So she wasn't minded to uphold the complaint or require D&G to do anything more.

Ms L said D&G had pointed her to this one appliance. She said it had made her think it had a nine kilogram capacity, with her old one having been able to dry eight.

Our Investigator then shared the recording of the phone call where the different capacities of the machines had been discussed. Ms L said she can't remember details for very long but, in any event, D&G could still look to exchange this machine for one which suited her specific needs. She said that would be fair given her personal circumstances and how long she'd been a customer of D&G.

The complaint was referred for an Ombudsman's 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 can see this has been a difficult time for Ms L and I understand how important it is for her that she has a machine which does what she requires. However, for me to make an award against D&G I have to first be satisfied it did something wrong or unfair. I'm not persuaded it did so on this occasion.

D&G was replacing Ms L's tumble dryer. Ms L though wanted to take the opportunity to install a combined machine, and D&G agreed to honour that request. It was clearly important though for Ms L that the combined machine offered all the same features as her prior stand-alone tumble dryer. And I think this is where the problem has arisen for Ms L.

I can see why Ms L might think a combined machine could do the same job as a separate dryer could. But I can also see that D&G did tell Ms L this was not the case. Seemingly there is no combined machine on the normal retail market, or available to D&G at least, which will dry the same amount of clothes as a stand-alone dryer will. It may help Ms L to understand that a dryer needs to have a much larger drum than will fit the load of washing to be dried – there has to be room for air movement. So it's likely that a stand-alone dryer which can dry, for example, eight kilograms of clothes as Ms L's old dryer could, will potentially have a larger drum than a washing machine/combined machine which can wash a nine kilogram load of clothes. That is likely why the drum of the combined machine is and looked smaller to Ms L – because it's large enough to hold nine kilos of clothes for washing but only six kilograms of wet clothes for drying.

I've also seen that as well as telling Ms L of the different drying capacity on the phone, D&G did send details of the machine to her. I appreciate that, by the time she reviewed those details, she maybe didn't recall exactly what D&G had said in the phone call. However, the specifications D&G sent over look to me like many available online which all explain the different load capacities of a combined machine. So, I'm reasonably satisfied that D&G gave Ms L all the information she needed in order to make an informed decision about whether the combined machine it thought might suit her needs would actually do so.

Having listened carefully to the call and considered all of the other detail both parties have provided, I'm satisfied D&G did not mislead Ms L and that it did not fail her when sharing detail with her about machines it could provide in replacement. Clearly Ms L has ended up with a machine which is not suitable for her requirements. And that is unfortunate. But, as I said at the start, it would only be if that unfortunate circumstance had resulted from a failure by D&G that I could require it to do something to rectify the situation.

On this occasion, I've found that D&G did not fail Ms L or treat her unfairly. As such I can't reasonably uphold Ms L's complaint or require D&G to do anything regarding the combined machine she has which she's said does not suit her needs.

My final decision

I don't uphold this complaint. I don't make any award against Domestic and General Insurance Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms L to accept or reject my decision before 30 December 2025.

Fiona Robinson
Ombudsman