

## **The complaint**

Mr D complains one of Domestic & General Insurance Plc's (D&G) engineers damaged his floor following a claim he made under his home appliance insurance policy.

## **What happened**

The circumstances of this complaint will be well known to both parties and so I've summarised events.

Mr D held an appliance insurance policy providing cover for his washing machine. The policy was provided by D&G. In October 2023 D&G arranged for an engineer to visit Mr D's property after he noticed leaking from his washing machine. Mr D said the engineer caused damage to his floor during the repair and raised complaints with D&G.

On 15 November 2023 D&G issued Mr D with a final response to his complaint. It said the engineer will be getting in touch to discuss the issue with his floor. On 19 June 2024 D&G issued Mr D with another final response to his complaint. It said the issue with his floor would need to be raised with the engineer. Mr D referred his complaint to this Service.

One of our Investigators looked into things and upheld Mr D's complaint. He said D&G were responsible for the actions of its engineers and so it should consider the damage Mr D said had been caused to his floor and pay him £150 compensation. This was accepted by both parties.

This complaint is about the events which took place following this. On 12 May 2025 D&G issued Mr D with a final response to his complaint. It said it believed the damage to Mr D's floor was pre-existing and not caused by its engineer. It acknowledged there had been delays investigating the issue and so paid Mr D £100 compensation. Mr D referred his complaint to this Service.

Our Investigator looked into things. She said she thought D&G's conclusion about the cause of the damage was reasonable and the £100 it paid was fair in the circumstances.

Mr D didn't agree with our Investigator as he believed the damage was caused by D&G's engineer. He said he has now handed the property back to the landlord, but was charged £100 due to the damage.

As a resolution couldn't be reached, the complaint has been passed to me to decide.

## **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 want to acknowledge I've summarised Mr D's complaint in less detail than he's presented it. I've not commented on every point he has raised. Instead, I've focused on what I consider to be the key points I need to think about. I mean no discourtesy by this, but it simply reflects the informal nature of this Service. I assure Mr D and D&G I've read and considered

everything that's been provided.

The crux of Mr D's complaint is that D&G's engineer damaged his floor during a repair which took place in October 2023. This has subsequently meant he was charged £100 by his landlord.

Having carefully reviewed all of the evidence available, I don't uphold Mr D's complaint and I'll explain why.

Mr D has provided photographs of the damage to his floor, which he says he provided to D&G's engineer in 2023. The photographs show what appear to be dents or scratches to the floor, what appears to be the floor bubbling slightly next to the wall, and a relatively large tear in the floor near another wall.

I've reviewed the photographs of the damage Mr D has provided but I'm not persuaded all of the damage shown would be caused by moving the washing machine from its usual position.

Given the position of the large tear in relation to the washing machine, I don't think this damage would have been caused by the engineer moving it. In addition, I've not seen evidence Mr D reported a tear to D&G when he made it aware of the damage to his floor. D&G's system notes from the time say Mr D reported marks, dents and bubbling.

D&G has said the bubbling is more likely to have been caused by leaks or water pooling underneath the flooring. When Mr D reported his claim in October 2023 he said there was a pool of water in front of his washing machine, and there may be more water behind and underneath it. I can see he also reported a similar fault a couple of months later, which suggests water continued to leak onto the floor. So, I think it was reasonable for D&G to conclude the bubbling was more likely caused by leaks rather than by its engineer.

So, even if I were to accept D&G's engineer caused marks or scratches to Mr D's floor, I don't think this has made a material difference to Mr D in the circumstances. Mr D has said his landlord charged him £100 for the damage to his floor but given I think there was other damage to Mr D's floor, not caused by D&G, it's more than likely he would have been charged this £100 regardless.

D&G has acknowledged it took longer than it should have done to investigate the damage Mr D had reported and has paid him £100 compensation. Whilst I think this delay has caused Mr D some distress, I think the compensation D&G has paid is reasonable to acknowledge this. So, I don't require D&G to pay any further compensation.

I'm aware this will be disappointing for Mr D as I know how strongly he feels D&G damaged his floor. However, for the reasons I've explained, I don't uphold his complaint.

### **My final decision**

For the reasons I've outlined above, I don't uphold Mr D's complaint about Domestic & General Insurance Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 13 February 2026.

Andrew Clarke  
**Ombudsman**