

The complaint

Miss S is unhappy with repairs carried out by Domestic & General Insurance Plc (D&G) under her household warranties policy.

What happened

Miss S held a household warranty policy with D&G. Just before the policy ended in May 2025, she reported a fault with her washer dryer. D&G accepted the claim and sent an engineer out a week later. Miss S said the necessary parts were replaced by the engineer, but he didn't run a test cycle before signing of the repair as successful.

Miss S says the next time she used the washer dryer in July 2025 she encountered the same issue that led to her originally making the claim. She contacted D&G, but they said the policy had expired and wouldn't take any further steps to put things right. Miss S complained and asked D&G to carry out a further repair or replace the appliance. When D&G responded to Miss S's complaint it declined to take any further action unless Miss S took out a further plan.

Unhappy with D&G's response, Miss S referred her complaint to the Financial Ombudsman Service. Her concerns were reviewed by one of our investigators who didn't consider D&G needed to take any further action.

Miss S disagreed, explaining that the next time she used the washer dryer she experienced the same fault again. She said D&G hadn't been able to confirm the repairs had been completed and reiterated her view that the initial repair hadn't been carried out properly. Our investigator didn't change his mind, so the case 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.

Having done so, I've reached the same conclusion as the investigator and for largely the same reasons.

It's not in dispute that the engineer instructed by D&G inspected the appliance before deciding a new printed circuit board (PCB) unit was required. This was ordered and fitted in early June 2025. Miss S says the engineer didn't test the machine by running a full cycle. D&G say the PCB was replaced and its notes show the repair was complete at the end of the visit in early June. Miss S considers the repair wasn't carried out correctly and the fault reoccurred when the appliance was next used. D&G disagrees.

In the face of conflicting information, I need to decide which version of events I find myself more persuaded by. And here, I find myself more persuaded by the evidence provided by D&G which documented the repair was complete and the appliance working after the PCB unit was replaced. I don't agree the only appropriate way to test the effectiveness of the

repair was for a full cycle to be run, and I haven't been provided with evidence to show this was the test that ought to be undertaken after the repair was carried out.

I've seen documentation showing the repair was recorded as complete by the engineer, so I'm unable to agree with Miss S's suggestion the repair was incomplete and unverified. On balance, I consider it more likely than not that when the engineer left Miss S's home, the repair had been successfully completed. This is supported by the claim records showing the repairs were completed and the engineers' recollections obtained by D&G.

Miss S says the fault reoccurred when she next used the appliance a few weeks later. I've considered whether D&G ought to have returned when Miss S told it that she appeared to be having the same problem again. But I'm not persuaded it needed to. This is because, as I've outlined, the evidence I've seen recorded the repair was complete when the engineer left. So, I'm satisfied, on balance, D&G's position that it fulfilled its obligations under the policy terms were fair. Though, if Miss S can provide evidence to show the exact same fault occurred following the repair, I'd expect D&G to consider this. But at this point, I'm not going to require D&G to take any further action in respect of Miss S' claim.

D&G paid Miss S £29 in recognition of the inconvenience experienced because of being without her appliance between the time of making the claim and the repair being carried out. I consider this is reasonable in the circumstances, as I can see from the claim notes D&G progressed the claim appropriately and without avoidable delay. And whilst I know Miss S was also unhappy with how her calls were handled, I'm satisfied these were responded to appropriately in the circumstances.

I appreciate Miss S says she's remained without access to a working appliance and I'm sorry for the inconvenience experienced because of this. As Miss S knows, we're only able to consider the actions of a business up to the date of a final response letter. And in the circumstances of this case, I'm not persuaded D&G has acted unfairly, so I'm not going to ask it to take any further steps to put things right.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 16 February 2026.

Emma Hawkins

Ombudsman