

The complaint

Mr H complains about the way Domestic & General Insurance Plc (D&G) have handled his claim for a broken washing machine.

What happened

Mr H made a claim in March 2024 to D&G for a repair to his washing machine, under the appliance insurance policy he held with them.

D&G say that the machine was deemed beyond economic repair (BER) at the time, in line with the policy terms and conditions. And that Mr H was issued with a voucher from a third-party partner for the write-off value.

Mr H made a further claim in December 2024, citing further repairs needed. D&G refused to attend, stating the washing machine had been written-off earlier that year. Mr H complained, saying he hadn't been made aware and hadn't received any voucher. D&G confirmed they would have the voucher re-issued.

In March 2025, Mr H contacted D&G further and said he'd gone to use the voucher, but it had expired (as one year had passed since initial issue). D&G refused to do anything further. They said the voucher had been issued correctly and that Mr H had enough time to use it. They said when issued, they'd paid the third-party partner for it and so it wouldn't be fair that they pay for another voucher.

Mr H brought his complaint to our Service. Our Investigator looked into it. He didn't think D&G should have a new voucher issued, but should pay £100 compensation.

Mr H didn't accept this and so it 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 agree with the outcome and recommended redress set out by the Investigator. Let me explain why.

D&G say Mr H's washing machine was deemed BER in line with the policy terms and conditions in March 2024. This decision does not appear in dispute by Mr H. However, he does dispute that he was told about this or given a voucher for its value at the time. I can't be sure what happened or what was said at the time, between Mr H and the engineer. However, a note was left which confirmed the machine was left in working order. Although I appreciate it was unlikely to be a permanent repair.

Further, D&G have not been able to provide any evidence that Mr H was told the machine was BER or that a voucher would be on its way from a third-party. Mr H has also been

consistent in his account that he wasn't aware and I don't see why he would have contacted them again in December 2024, if he'd been sufficiently told.

However, at this point D&G did make him aware and had the voucher reissued, which I think was fair. This gave Mr H approximately three months to replace the broken machine.

Mr H didn't use this voucher in time, and he says he wasn't aware of the expiry date of it. However, I think he ought to have been. I have been provided with a copy of the email he would have received when the voucher was issued, and it provided a clear expiry date at the top (as it should have done when the initial voucher was issued too). Mr H had sufficient time to use it and I don't think it would be fair to ask D&G to pay for a replacement voucher (they have confirmed they have to pay the third-party for each voucher).

In the circumstances, I think it would be fairer for D&G to compensate Mr H for not doing enough initially to make him aware of the BER decision and voucher. I agree that £100 compensation for the impact of this (and being left with only three months to use the re-issued voucher) is a fair in the circumstances.

My final decision

To put things right, Domestic & General Insurance Plc should pay Mr H £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 10 April 2026.

Yoni Smith
Ombudsman