

The complaint

Mrs R has complained that Domestic & General Insurance Plc (D&G) provided her with a faulty replacement oven after she made a claim on an appliance insurance policy.

What happened

Mrs R insured her range cooker with D&G for 12 years. She made a claim to D&G after it stopped working properly. D&G said it was beyond economic repair and sent her a link to order a replacement. A new cooker was delivered in May 2025.

A short time later Mrs R contacted D&G as she didn't think the oven was reaching and/or staying at the correct temperature. It referred her to the manufacturer. She had engineers attend from the manufacturer. They said the oven was working correctly.

Mrs R complained to D&G. It said she should deal with the manufacturer as the cooker was still under the manufacturer's 12-month guarantee period.

Unhappy with this response, Mrs R brought her complaint to this service. Our Investigator didn't uphold it. She didn't think D&G had treated Mrs R unfairly.

As Mrs R didn't agree, the matter has been passed 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.

Mrs R's original oven was covered by her policy and replaced by D&G under the cover. I've looked at the policy terms. They say:

"What happens if your product is replaced?"

If we decide to replace your product (or to pay a settlement towards a replacement) your policy will end immediately and any unpaid premium for the current policy period will become due. No premium paid will be refunded."

That means the new oven isn't covered by the policy.

But D&G is required to provide an adequate replacement. So I might expect it to take action if it had supplied a faulty appliance. However, unfortunately for Mrs R, there is no evidence in support of this. The manufacturer's engineers have examined the oven on two occasions and could find no fault with it.

Mrs R has referred to her right under the Consumer Rights Act 2015 to a product of satisfactory quality and which is fit for purpose. I've taken this Act into consideration when looking at her complaint. The onus is on the consumer to show that there's a fault with the goods supplied. As mentioned above, Mrs R hasn't done this.

I can understand Mrs R's frustration. But given the lack of evidence in support of her complaint, I'm not persuaded D&G has treated her unfairly in the way it handled it.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 20 March 2026.

Elizabeth Grant
Ombudsman