

The complaint

Mr C complains about the way Domestic & General Insurance Plc (D&G) have handled his claim under his television insurance policy.

What happened

Mr C had a D&G appliance insurance policy for a television.

In May 2025, Mr C contacted D&G to make a claim for his damaged television and stand.

He says an engineer initially attended and the television was deemed to be beyond economical repair. However, D&G later decided they could and would repair the television and had sourced a suitable stand replacement to go with it.

Mr C says the repair was booked for 19 May 2025, but that he had decided he wanted D&G to contribute towards a replacement instead. He says he couldn't get an answer from them, so purchased a replacement and had it installed privately. Prior to the engineers attending for the repair.

D&G refused to reimburse Mr C. They said the policy allowed for them to repair and that is what they were attempting to do. Mr C brought his complaint to our Service for an independent review.

Our Investigator looked into it but didn't think D&G had done anything wrong and had fairly applied the terms of the policy.

Mr C didn't agree and replied in full. Amongst his points in reply he said, D&G should contribute £150 towards the replacement costs he paid. He said there was no economic case for repair and they weren't acting fairly. He had been left with no option but to replace the television as he hadn't been responded to.

As no agreement was reached, 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 agree with the outcome reached by the Investigator. I'll explain why.

Mr C's policy explains that D&G will, "*...if your product suffers accidental damage (i.e. physical damage as a result of a sudden cause that means the product is no longer in good working order), we will (at our option) authorise a repair, arrange a replacement or pay the cost of a replacement product*".

It also says, "*In some situations we will arrange to replace your product instead of repairing it (for example where we cannot repair it or we decide that it is uneconomical for us to repair*

your product). In these circumstances, we will arrange to replace your product with one of a same or similar make and technical specification”.

The policy therefore provided for a replacement or contribution towards it, only at the discretion of D&G or if repair wasn't possible. D&G were entitled to settle the claim as they saw fit, and they made the decision to repair the television.

Mr C has said he was left with no option but to replace the television, but I don't agree. The repair was booked in for 19 May 2025. Mr C says he attempted to cancel this appointment from the afternoon of 16 May and the following two days. This was the weekend and he wasn't able to get an answer as to whether a contribution towards replacement would be authorised. Instead of waiting for his repair appointment on the Monday or for D&G to respond to him then, Mr C purchased a new television. I don't think it is fair to ask D&G to contribute towards this.

In summary, I am not asking D&G to do anything further. They were entitled to arrange repair under the terms of the policy, and they were doing so fairly and in a timely manner. Mr C chose to purchase a replacement instead and dispose of the television so it couldn't be repaired. It follows that I don't agree D&G should make any contribution towards this as they were denied the opportunity to repair it and had made no authorisation of the replacement.

My final decision

For the reasons set out above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 2 January 2026.

Yoni Smith
Ombudsman