

The complaint

Ms N complains about the way Domestic & General Insurance Plc (D&G) have handled her claim under an appliance insurance policy.

What happened

Ms N had a policy with D&G which provided cover for her washing machine in the case of situations such as mechanical or electrical breakdown and accidental damage.

Ms N contacted D&G at the start of July 2024 to make a claim for repair to her washing machine. D&G say an engineer attended and the machine was deemed beyond economic repair (BER). Ms N complained, she said the engineer had broken a pipe while accessing the machine and caused considerable damage to her home.

D&G responded to say the matter had been referred to the engineer's public liability insurer, who would respond. Ms N says they did subsequently pay approximately £200 compensation for delays and reimbursed a £860 invoice from Ms N's private plumber to repair the part.

Ms N brought her complaint to our Service for review. She said the liability insurer had not covered any claim and that she remained at a loss due to the actions of D&G's engineer. D&G said they'd acted fairly and the recovery of any loss was between Ms N and the liability insurer. They noted that Ms N had initially claimed for £65,000 costs.

Our Investigator looked into it and concluded that there was insufficient evidence of further loss caused by the D&G engineer (on top of the amount already reimbursed).

Ms N remained unhappy and amongst her points in reply she said there had been damage already from the water from the washing machine but not to the same level as when the pipe was broken. She maintained it had been broken negligently and she hadn't been compensated sufficiently. 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.

Neither party dispute that the engineer who attended under the policy to repair the washing machine, caused additional damage to a connecting pipe. To put this right D&G have reimbursed Ms N £860 (the total from an invoice provided by her private plumber for parts and labour). Ms N says she has also received £200 compensation as a gesture of goodwill.

D&G also signposted Ms N to the engineer's public liability insurer and liaised with their

claims handlers to assist Ms N in her attempts to recover any costs. I am satisfied this was the right recourse for this claim.

Ultimately, Ms N's claim with the public liability insurer for the further damage hasn't been successful. In their response to Ms N, they say this was due to Ms N "*grossly exaggerating the consequences of this incident and submission of exaggerated costs*". Their decision isn't something I can consider further as they aren't the respondent to this complaint, and I don't believe it would be in our jurisdiction to do so.

I have therefore considered if it would be fair and reasonable to require D&G to compensate Ms N further in these circumstances. I don't believe it is.

I say this because Ms N has not mitigated her losses here. The public liability insurer (independent to D&G) confirmed they were considering the costs before refusing to settle, due what they say was Ms N's unsubstantiated losses and costs. They have cited her actions as the reason why they are not covering the claim.

I also don't think D&G should do anything further because I can't be sure what (if any) further damage was caused by the engineer's error. Ms N has provided photographic and video evidence of damage to surrounding floors etc. But I can't be sure if this was a result of the initial washing machine issue (why the engineer had been asked to attend) or was due to the engineer's error.

We have a statement from the engineer and he says the floor was wet when he arrived and that a water vacuum was being used. In the initial call Ms N made (prior to the engineer attending) she said, "*water gushed out and went into the living and bedrooms and all the floorboards have come up*". She went on to say, "*I called my own plumber to come because he had to shut down the water from behind it because I was really worried water would go down to other floors*". I haven't been persuaded that the engineer's error caused any further damage that D&G should compensate for.

In conclusion, D&G have reimbursed Ms N for the part and labour costs to repair the damage the engineer caused in error. They signposted her to the right party to deal with any consequential losses for further damage caused and I am not satisfied it would be fair to ask them to pay anything more (due to that third-party claim failing through no fault of theirs).

My final decision

For the reasons set out above, I do not uphold this complaint. Domestic & General Insurance Plc have already done enough to put things right for Ms N.

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

Yoni Smith
Ombudsman