

## **The complaint**

Ms D has complained about her appliance care insurer Domestic & General Insurance Plc regarding a settlement it made to her to replace her TV.

## **What happened**

Ms D took out insurance in 2019 when she bought her TV. The TV at the time cost Ms D £299.

In 2025 Ms D contacted D&G to make a claim on the policy. D&G ultimately wrote the TV off and sent Ms D a voucher to purchase a like for like replacement to the value of £199. Ms D was unhappy. While she noted D&G had identified a comparable TV for that price, she thought the warranty entitled her to receive a voucher to the value of the price she had originally paid for the TV subject of the policy.

D&G said the voucher, at the value provided, was issued in line with the policy terms. It wasn't minded to reissue it at an increased value. Ms D complained to the Financial Ombudsman Service.

Our Investigator felt D&G had acted in line with the policy. So she wasn't minded to uphold the complaint.

Ms D said the warranty was written unclearly, with no warning that the 'value' D&G would pay might be less than the original purchase price paid. She said it was misleading. Our Investigator wasn't persuaded it was. Ms D asked for an Ombudsman's decision.

## **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 find my view is the same as our Investigator. I've explained my view below but I'll first reassure Ms D that I have considered everything she's told us and her concerns about the way the policy is worded. However, as we are an informal service I won't comment specifically on everything she has said.

Policies like this should be written clearly. And if there is any ambiguity in them, then this Service will often say that an interpretation of the wording most favourable to the consumer should be applied. We usually find that to be a fair and reasonable way to redress the imbalance caused by the insurer having written something unclearly.

In this case though, I don't think D&G's warranty is written unclearly. I appreciate that Ms D, having taken out the warranty, believed that in the event her TV needed to be replaced, she would receive its full purchase value. But the warranty doesn't mention that at all. The warranty, a copy of which was issued to Ms D each year, says where vouchers are issued to allow a policyholder to purchase a replacement item, the value given will be "equal to the

current retail price (from [store]) of a replacement product of the same or similar make and technical specification...”

I know Ms D thinks that is unclear. But I’m not persuaded it is. And that is whether the sentence is read alone or in conjunction with the rest of the policy documents. If Ms D’s TV had failed in the first year – then the ‘current’ price may well have been the same as the purchase price. But I’m not sure how the policy, renewed in 2025, could be misconstrued such that “current” could be read to mean the original purchase price from 6 years before.

The important information document issued with the warranty, sets out, under what is insured; “Replacement or voucher to the value of a replacement product...”

I know Ms D thinks that the word “value” immediately stands for the value as originally purchased. And clearly there is a link for her between the word “value” and the price she paid for the TV. But that ‘understanding’ is not what the sentence worded by D&G conveys.

D&G promised to Ms D, in its policy wording, where a replacement was required, to replace the TV or provide her with a voucher to allow her to purchase a similar TV to that she had. I’m satisfied it made good on that promise when it found a similar TV for Ms D, at a retail price of £199 and sent her a voucher for that value. In my view D&G did what it had promised it would do, so I can’t reasonably uphold Ms D’s complaint.

### **My final decision**

I don’t uphold this complaint. I don’t make any award against Domestic & General Insurance Plc.

Under the rules of the Financial Ombudsman Service, I’m required to ask Ms D to accept or reject my decision before 27 February 2026.

Fiona Robinson  
**Ombudsman**