

The complaint

Miss L complains about how Domestic & General Insurance Plc (D&G) handled a claim she made on her household warranty.

What happened

Miss L held a household warranty with D&G. When her washing machine broke, she made a claim. D&G accepted the claim but ultimately said the machine couldn't be repaired and that a replacement was needed.

Miss L complains about that replacement. She's said it's a lower spec model than her original and doesn't have some of the same features she says she needs. She says she was effectively forced to accept this machine, because the only other one offered by D&G said would be subject to an upgrade fee – despite Miss L thinking this model was a closer match to her original.

D&G didn't uphold her complaint. It said Miss L wanted a machine from the same manufacturer, and after speaking to that manufacturer it offered her the nearest replacement. It acknowledged the machines were not like for like but said it considered them reasonably similar in the core functions.

Unhappy, Miss L brought her complaint to the Financial Ombudsman Service.

Our Investigator didn't think it should be upheld. She thought the policy allowed for a replacement of similar spec, and that D&G had shown the replacement was similar.

Miss L disagreed and 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'm not upholding this complaint. I'll explain why.

It's worth noting that I'll not be detailing every point raised or bit of evidence submitted. Instead, in line with my, and this service's informal role, I'll comment on what I consider key to the dispute. As I understand it, Miss L has issues with the functionality of her new machine – but those aren't covered in this decision. This decision only addresses the replacement itself.

Miss L's policy with D&G 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.”

Reading the above, I'm satisfied the policy doesn't require a like for like replacement, just one of a similar make and spec.

From what I've seen, Miss L was keen on any replacement machine being the same make as hers. That's a reasonable choice, and one she's entitled to make. But that did limit the options available.

D&G has said it spoke to the manufacturer and the replacement it offered Miss L, was the one the manufacturer said was most like her machine. That seems reasonable to me. D&G has also said it considers core specs when comparing machines, those being, spin speed, load capacity, energy efficiency, noise levels and dimensions. It says the replacement's values for these core specs are reasonably similar to those of Miss L's original machine.

Looking at these specs, I'm satisfied they are reasonably alike. The load capacity and spin speed are the same, the energy efficiency is comparable taking into account changed ratings, and while the new machine is lighter and more noisy, the figures are similar to that of Miss L's original machine.

I understand Miss L says the new machine has less functions than her original, and that may be the case. But Miss L was given the option before picking it, and there was still an option for her to use a different manufacturer or pay an upgrade fee to get the functions she says she needs. I don't find that she was given no option but to accept this machine.

So, after choosing this replacement, I don't think it would be reasonable to require D&G to replace it again, on the basis it's not what Miss L expected.

I understand Miss L has also pointed out she was never offered vouchers to replace the machine, but the policy is clear in saying vouchers will be given if D&G can't arrange replacement. Here, they were able to arrange replacement.

My final decision

For the reasons set out above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 19 February 2026.

Joe Thornley
Ombudsman