

The complaint

Mr G has complained about the claim settlement Domestic & General Insurance Plc (D&G) offered for a claim under his appliance warranty.

What happened

Mr G had a policy with D&G for his freezer and a separate policy with D&G for his fridge. Mr G made a claim for his freezer. D&G wrote off the freezer because it wasn't possible to obtain the part for it. It offered to replace the freezer with a similar make and technical specification or a cash settlement of £1,137.85.

Mr G complained. He said his fridge and freezer matched each other. So, D&G should also replace his fridge. When D&G replied, it didn't uphold the complaint. It said the fridge and freezer were separate appliances on separate plans, which meant they were treated individually. The fridge hadn't been deemed unrepairable so couldn't be written off. As Mr G wasn't satisfied with the replacement freezers it had offered, it had offered a cash settlement of £1,137.85.

D&G also considered the policy set up as a separate complaint. It said that during the policy sales call, it had asked if the fridge and freezer were two separate appliances. Mr G confirmed they were, though purchased together. As a result, two separate plans were set up and the plans confirmed they were separate appliances. When the freezer was written off, the service provider also confirmed they were two individual appliances, each with their own model numbers.

When Mr G complained to this Service, our Investigator didn't uphold it. He said the evidence showed the fridge and freezer were separate appliances rather than one unit. They were also covered by different policies. He said there wasn't persuasive evidence that D&G should replace the fridge as well. He said D&G's offer to replace the freezer with a similar model or a cash settlement was fair and in line with the policy terms and conditions.

As Mr G didn't agree, the complaint was referred 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.

Having done so, I don't uphold this complaint. I will explain why.

Mr G's claim was for an issue with his freezer. The policy explained that where an appliance suffered a breakdown or accidental damage it would, at D&G's option, authorise a repair, arrange a replacement or pay the cost of a replacement. D&G said it would replace the freezer. However, it's my understanding that it wasn't possible to replace the freezer with the same brand and model because it was no longer made. So, D&G offered other brands that it considered to be comparable.

Mr G didn't want to accept any of the replacements offered because they were different dimensions and specifications to the damaged freezer. So, D&G offered a cash settlement of £1,137.85 as an alternative settlement. Given the original make and model of freezer was no longer available for purchase, I think it was fair that D&G offered what it considered to be the nearest equivalents as a replacement.

I'm aware the freezer was part of a side-by-side set-up with the fridge. I've read the manufacturer's brochure about the freezer and fridge and I'm satisfied the freezer was a freestanding item that could be combined with the fridge. The cash settlement was based on the cost of a freestanding freezer. I've seen examples of freestanding freezers, including of the same brand, which could be purchased for the amount D&G offered. So, I think the cash settlement it offered was fair.

I've also thought about whether D&G should replace the fridge. It isn't in dispute that the fridge was in full working order. Mr G wants it replaced because it matched the freezer, which needed to be replaced. Looking at the freezer policy, this only covered the item listed on the policy, which the fridge wasn't. Looking at the fridge policy, this only covered it for breakdown or accidental damage, which didn't apply to the fridge because it was in full working order. I also think it was reasonable that the fridge and freezer were covered by different policies. They were freestanding items and had separate model numbers, although I'm aware they could be combined. So, I'm not persuaded D&G needed to replace the fridge. It wasn't covered by the policy under which Mr G made the claim, it was a separate appliance and was in good working order.

As a result, I don't uphold this complaint. I'm aware Mr G hasn't accepted a claim settlement from D&G. I leave it to Mr G to decide if he wants to accept a replacement freezer or the £1,137.85 cash settlement D&G offered for the freezer.

My final decision

For the reasons I have given, it is my final decision that this complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 18 December 2025.

Louise O'Sullivan
Ombudsman