

## The complaint

Mr F complains about the way Domestic & General Insurance Plc (D&G) handled a claim he made on his appliance policy when his dishwasher broke.

## What happened

Mr F had insured his dishwasher with D&G. He reported an issue with it and after some attempted repairs, D&G said it would need to be replaced. It said his exact dishwasher was no longer made by the manufacturer, so it offered some alternatives.

After some back and forth, Mr F ultimately wasn't satisfied with the alternative that D&G offered. He complained but D&G maintained the model it had offered (which I'll refer to as the 02G model) was a suitable replacement.

Unsatisfied with D&G's response, Mr F referred his complaint to the Financial Ombudsman Service. He wanted D&G to provide another model, the 03E as a replacement (or the cash equivalent). Our Investigator didn't recommend the complaint be upheld.

Mr F didn't accept that and so he asked an Ombudsman to consider matters. He said part of his concern was that when D&G first gave him options, they didn't even meet the size specifications of his previous integrated dishwasher (which had a non-standard 'taller' height), meaning he'd have a gap under his units if he'd accepted any of those.

As the matter hasn't been resolved, it has come 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.

The terms of Mr F's policy say that where the product is being replaced rather than repaired, *"we will arrange to replace your product with one of a same or similar make and technical specification"*.

In this instance, it isn't possible for D&G to replace the dishwasher with the exact same make and technical specification as his original one, because it is no longer manufactured. However, it has offered to replace Mr F's dishwasher with one of the same make. As such, the first part, it has satisfied. So, I've considered whether the replacement offered by D&G (the 02G model) from the same manufacturer, is of a sufficiently *same or similar technical specification* as Mr F's original.

D&G's position is that it is, because the 02G model has the same number of 'place settings' as Mr F's previous dishwasher. It's told this Service this is a common comparator for dishwashers, because it relates to their capacity in terms of items it can hold for any one wash cycle. It says the replacement also has the same class of energy rating, a very similar internal composition (referred to by the manufacturer as 'baskets') and it has a similar number and type of programs to Mr F's original. It also has the same (non-standard) height specification.

I've already put all of this to Mr F, to ask why he considers the 02G to not be a match to his previous specification. He said whilst he accepts the 02G isn't dissimilar to his original dishwasher, there are some differences, in terms of the programming options of the 02G

model. For example, he's said the eco programme of the 02G runs for an hour longer than his previous dishwasher.

Mr F's wants D&G to replace his dishwasher with a different, more expensive, model from the manufacturer, the 03E. He says the 03E's eco programme matches his old one in terms of running time. He also says his kitchen company said that was the best match for his original dishwasher.

Having considered Mr F's points, I'm satisfied D&G's replacement offer was a reasonable one. The 03E model, whilst a more premium model than the 02G, has less 'place settings' than Mr F's original dishwasher. So one of the key technical specifications used to assess dishwashers doesn't match his original. And his kitchen company hasn't given any reason why it considers the 03E model to be the suitable replacement for Mr F's original dishwasher.

I accept there are some differences in the program between the 02G and Mr F's original dishwasher, but I'm persuaded D&G has met its obligation under the policy term to offer a replacement with the same or similar technical specification. Many of the technical specifications are the same. And the differences in programming are not so significant that I think they cannot be considered 'similar'.

I do accept Mr F's frustration with all of this though. He's told this Service that it was only after repeated challenge from him that D&G identified the right size model to match his original – which is why he'd then not been willing to accept D&G's assertion that the 02G model is a reasonable replacement for his original. And it told Mr F initially that the reason it couldn't offer the 03E model was because it didn't show up on its system, when Mr F showed it could be purchased.

I think D&G could've handled this better. It could have identified Mr F's type of non-standard dishwasher size earlier, and I think it could have shared more details with Mr F – such as the information it provided this Service – to show why it was satisfied the 02G was of a similar technical specification to his original. But for the reasons set out above, I'm satisfied it has met the terms of its policy. And any failure in its service wasn't so significant that makes me think compensation should be awarded. So I'm not going to require D&G to do anything differently.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 15 April 2026.

Michelle Henderson  
**Ombudsman**