

The complaint

Mrs B is unhappy with how Domestic & General Insurance Plc (D&G) has handled her claim under an appliance warranty policy.

What happened

In October 2023, Mrs B took out warranty cover for her washing machine and D&G is the underwriter on the policy. She renewed the policy in the following year.

The warranty provides cover for all parts, labour and call out charges for breakdown and accidental damage to Mrs B's washing machine.

In April 2025, Mrs B reported a fault with her washing machine and contacted D&G online to book an appointment for the repair to be done.

On 2 May 2025, an engineer fixed the issue with the washing machine – the door was reset and the seal refitted.

On 16 May 2025, a second issue was reported, and engineer attended and replaced the display board.

In June 2025, Mrs B noticed water damage in her kitchen. She said when the engineer completed the work, he failed to secure the inlet pipes and when he pushed the washing machine back, it caused the pipe to leak, resulting in the water damage. Mrs B got quotes for the repair work, sent these to D&G and submitted a claim. She was told that the repair wouldn't be covered. Mrs B said she would like D&G to take responsibility for the damage caused and pay for this.

Mrs B made a complaint to D&G. It issued a final response which said that it didn't accept responsibility for the water damage in the kitchen. It said a complaint would need to be raised with the relevant authority – meaning the manufacturer.

Unhappy, Mrs B brought her complaint to this service. D&G responded to this service and said it shouldn't have told Mrs B to contact the manufacturer but should have liaised with Mrs B and the manufacturer regarding the claim. It apologised and offered Mrs B £100 compensation for the trouble and upset caused to her. D&G also offered to pass Mrs B's claim about the water damage to the manufacturer and provide an answer on whether it will put right the damage that was caused.

Mrs B accepted the offer, but D&G subsequently didn't do as it said it would. So, our investigator looked into the complaint. He thought D&G's offer was fair and reasonable. He also thought it was fair that D&G accepted it would liaise with Mrs B and the manufacturer of the washing machine to look into the water damage claim.

Mrs B said she received the payment for the £100 compensation, but D&G were yet to follow through on liaising about the water damage claim itself.

As no agreement has been reached, the case has been passed 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 relevant regulator's rules say that insurers must handle claims promptly and fairly. And that they mustn't turn down claims unreasonably. I've taken those rules into account, amongst other relevant considerations, such as industry principles and rules, the policy terms and the evidence, to decide whether I think D&G handled Mrs B's claim fairly.

At the outset, I confirm that I can only look at the issues that have already been considered and responded to by D&G. I can see D&G issued a final response to this complaint on 8 July 2025 and subsequently made an offer to resolve the complaint. This means I'm only able to consider what happened up to this point and not what's happened after that. If Mrs B has any further issues since this date, then she will need to make a complaint directly to D&G in the first place. If she's unhappy with D&G's response, she can refer the matter then to this service.

The issue in dispute here is that Mrs B raised a claim for costs caused by water damage to her kitchen, following an engineer visit to repair her washing machine. D&G said it would investigate this but from the evidence available, I can't see this happened.

When Mrs B brought her complaint to this service, D&G made an offer to settle the complaint. It said it shouldn't have told Mrs B to contact the manufacturer directly but should have liaised with her and the manufacturer regarding the claim. It apologised and offered Mrs B £100 compensation for the trouble and upset caused to her. D&G said it would contact Mrs B and proceed with the claim on her behalf with the manufacturer. Mrs B has since said this hasn't happened and that D&G has again referred her back to the manufacturer.

As I've said above, I cannot look into what's happened since the final response of 8 July 2025. Mrs B brought her complaint to this service and on 11 August 2025, D&G confirmed the following to this service:

- *We acknowledge that our case handler failed to follow correct procedure by not assisting Mrs B with her claim. We should have escalated this and raised a damage claim on her behalf but instead, we simply referred her to the repair agents in the final response letter.*
- *In acknowledgement of this error, we would like to offer Mrs B 100.00 compensation.*
- *We have raised a damage claim on Mrs B's behalf, and we will liaise with the repair agents until they have concluded their investigation. We will then make Mrs B aware of the decision.*
- *At this stage, we do not accept or agree to any liability that Mrs B has alleged.'*

So, D&G accepted that it would take the above actions in regard to Mrs B's claim about water damage.

Mrs B has accepted the £100 compensation for its failure to follow correct procedure. My understanding is that D&G have also made this payment to Mrs B. But she said even though she accepted D&G's offer for the claim to be progressed as they had proposed, this didn't happen.

I've looked at this carefully. And the only issue now that remains unresolved is D&G's third point above. That is, D&G said it will raise a damage claim on behalf of Mrs B and it will

liaise with the repair agents until they have concluded their investigation. D&G said it will then make Mrs B aware of the decision.

I agree with our investigator's findings that D&G's proposal to carry out the above actions seems fair and reasonable to me. D&G has to also bear in mind that this issue has been ongoing since June 2025 and so far, I haven't seen evidence that D&G has followed this through as it said it would do. That is, investigate Mrs B's claim for costs caused by water damage to her kitchen, following an engineer visit to repair her washing machine.

So, whilst I think D&G proposed next steps seem fair and reasonable to me, my final decision is that I uphold this complaint. D&G still needs to investigate Mrs B's claim about the water damage, and I think this point has been missed all along. I've therefore set out below, in the putting things right section, what I direct D&G to do.

Putting things right

I direct Domestic & General Insurance Plc to do the following to put things right:

- To raise a water damage claim on Mrs B's behalf and liaise with the repair agents until they have concluded their investigation.
- It should then make Mrs B aware of this decision.
- It must do this within 28 days of the date on which we tell it Mrs B accepts my final decision. If it takes longer, D&G must give Mrs B a meaningful update setting out the timeframe when it do this.

My final decision

For the reasons given above, I uphold Mrs B's complaint about Domestic & General Insurance Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 24 March 2026.

Nimisha Radia
Ombudsman