

The complaint

Mr N has complained about how Domestic & General Insurance Plc (D&G) dealt with a claim under his home emergency policy.

References to D&G include companies acting on its behalf.

What happened

In November 2024, Mr N contacted D&G to repair his boiler. D&G sent an engineer and charged an excess of £99. The engineer found the pressure had been increased too much on the boiler. When this was lowered and tested, the issue was resolved. About 10 days later, Mr N contacted D&G because he had no heating or hot water. An engineer visited and found the diverter valve was broken. An engineer visited to fit the part. During the visit, the engineer advised Mr N that there was sludge in the system and that a power flush was required to deal with it.

About a week later, Mr N contacted D&G to find out when another engineer would visit. A few days later, D&G advised Mr N that a power flush was required. Mr N complained to D&G that the engineers had damaged his boiler and made the issues worse.

When D&G replied to the complaint, it said the visits had identified a suspected blockage in the heat exchanger. A part had also been ordered that meant Mr N had hot water, with intermittent heating. At the next visit a motor was replaced, which meant Mr N had heating, but intermittent hot water. At the final visit, the boiler was overheating and this was found to be due to sludge. It said its engineers followed a process of elimination starting with the most immediate and evident issues based on their professional experience and the symptoms presented. A power flush was considered the final remedy after all other remedies were exhausted. It said the components it replaced were necessary based on the issues and symptoms presented at the time. However, it offered £120 compensation for the inconvenience caused to Mr N.

Mr N contacted D&G again a few weeks later because he had no heating or hot water. He said the power flush had been completed. D&G waived the excess. An engineer visited and then returned to fit another part.

About three months later, Mr N contacted D&G again because he had no hot water. D&G charged a £99 excess. The same day, Mr N raised a new complaint. He said he'd had no services all winter, he'd paid for an unnecessary power flush and he had been asked to pay another excess. When D&G replied to the complaint, it didn't uphold it. It said the engineer had taken a photo that showed a sludge blockage. The diverter cartridge was replaced as the boiler was overheating due to the sludge, which required a flush. There was a gap of a few months before the most recent call out, so the excess needed to be paid again. It said it understood that it could be challenging to take time off work, but the policyholder needed to be present. It said its repair agent had provided Mr N with evidence of the blockage. It had also previously provided £120 compensation for the time Mr N was without hot water.

When Mr N complained to this Service, our Investigator didn't uphold the complaint. She said an engineer had advised parts were required, which were fitted. Mr N was later told there was sludge in the system, which wasn't covered by the policy. She said this was in line with the policy terms. She said it was fair that D&G paid £120 for the issues identified with the initial claim. When Mr N contacted D&G a few months later, D&G charged a new excess. She said this was fair in the circumstances as it was viewed as a new and separate incident. She said she also hadn't seen evidence that D&G incorrectly recommended a power flush.

As Mr N 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 N contacted D&G because he had no heating or hot water. Over a few visits, D&G carried out work on the boiler and replaced some parts. Mr N has said the engineers made his boiler worse, he was unnecessarily advised to get a power flush and shouldn't have had to pay a new excess.

Looking at what happened, at each visit the engineer assessed the boiler and identified the likely cause of the issue. D&G explained to Mr N that its engineers, using their professional experience, followed a process of elimination starting with the most immediate and evident issues and the symptoms presented. I think this was in line with what I would normally expect to happen. I think it can also sometimes requires a series of repairs and part replacements to identify the source of the issue. I haven't seen evidence that the need for multiple visits was down to the engineers making an error or damaging the boiler. From what I've seen, the engineers dealt with the issues they found at each visit and this led to it being identified that there was sludge in the system.

Mr N has said the power flush was useful but not necessary. So, I've thought about this. The engineer who recommended the power flush took a photo of the sludge. So, I've seen evidence of it. I don't think it's unusual for a power flush to be recommended where there is sludge in the system. It can affect the central heating system and cause damage. I'm aware D&G also wrote to Mr N to advise him that the system had sludge in it. It said that any future breakdowns as a result of contaminated water might not be covered by the policy. It recommended that Mr N have the system independently checked and cleaned if required.

Mr N then contacted some companies. He told this Service that some companies told him a power flush was likely to be unnecessary. However, he then found a company that was willing to carry out the power flush, who carried it out shortly after. Mr N has said he went ahead with it because he knew D&G wouldn't do anything else if he didn't get the power flush done and he was aware the water was dirty. But, I note D&G had advised him to get the system independently checked and cleaned if required. I'm also mindful that Mr N could, for example, have provided the responses to D&G from the companies that thought a power flush might not be needed so it could consider them. Mr N decided to proceed with the power flush. I'm not persuaded D&G required Mr N to carry out the power flush, even though he said he felt pressured to do so.

I'm aware Mr N has said D&G made up the date on the letter that recommended that due to sludge he should get this independently checked and cleaned if required. The letter was dated 28 November 2024 and Mr N said he received it on 10 December. I'm not persuaded D&G had reason to put a made-up date on the letter. I'm also mindful that once a letter is

posted, D&G wasn't responsible for its delivery or how long that took. I'm aware Mr N was also sent an email on 28 November that said parts were required and had been ordered. Looking at the claim notes, this seemed to be a misunderstanding on D&G's part, as a few days later a claim handler seemed try and check on progress on the parts being ordered. But I also saw there was a note about the power flush. I think this likely added confusion when Mr N contacted D&G to try and find out what was happening with his claim. I can understand why Mr N thinks the email and the letter contradict each other, but I'm not persuaded that D&G made up the date on the letter or that it tried deliberately to mislead him.

Mr N also didn't think he should have paid another excess when he contacted D&G again in April 2025. I'm aware Mr N paid an excess in November 2024, when the first engineer visited. Based on D&G's records, he didn't pay an excess for the visits that followed. Following a gap of a few months, he was then charged an excess in April 2025 because D&G said this was too long a period for it to be a revisit for the previous claim. I'm aware Mr N has told this Service he didn't have heating or hot water during that time and that he was mentally exhausted from the repeated breakdowns and engineers making things worse. He said he manually reset the system daily until he could cope with contacting D&G. Having thought about this, I still think it was reasonable for D&G to decide this was a new issue and that a new excess needed to be paid. D&G wasn't aware there might be any ongoing concerns. So, I think it was reasonable for it to close the first claim. As a result, I also think it was fair that D&G decided it was a new claim when Mr N contacted it in April 2025. I've not considered what happened after 2 April 2025, including any work carried out, because that was the date on which D&G issued its complaint response. So, I'm unable to look at what happened after that date.

D&G paid Mr N a total of £120 compensation. This was because of the issues with the claim and that he was left without hot water for a period. Having looked at what happened, I think that was fair in the circumstances to reflect the impact on Mr N. This is in line with what I would have required D&G to pay if it hadn't already done so. I don't require D&G to pay any further compensation.

As a result, I don't uphold this complaint or require D&G to do anything else in relation to it.

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 N to accept or reject my decision before 14 January 2026.

Louise O'Sullivan
Ombudsman