

The complaint

Miss G complains that Domestic & General Insurance Plc (D&G) refused to deal with her claim made on her household warranty.

Reference to D&G includes its agents.

What happened

Miss G held a household warranty covering her for her dishwasher. When it kept shorting out, she made a claim to D&G.

D&G attended Miss G's property to look at the dishwasher and in doing so noted evidence of a rodent infestation, with droppings immediately below the machine. D&G changed some parts but that didn't resolve the issue. It said the issue must be caused by wiring or something chewed through (by the rodents) and that the dishwasher wasn't able to be repaired. It said it was therefore not dealing with the claim, because the cause of the damage wasn't covered by the policy and that the rodent infestation posed a health hazard to its staff. D&G also cancelled the cover.

Miss G didn't think this was fair and complained. She said the rodent infestation must have been historic. She noted the poison box but said she didn't put it there.

D&G didn't change its stance, so Miss G brought her complaint to the Financial Ombudsman Service.

Our Investigator recommended it be upheld. He was more persuaded by Miss G that the infestation was historic, noting the cobwebs in the pictures and the decayed nature of the droppings. And he said D&G hadn't shown any evidence of chewed through wires, so he didn't think it was fair to decline Miss G's claim or cancel her policy (although he noted that after this claim the policy would naturally end anyway). He recommended it deal with her claim in line with the policy terms. He also recommended D&G pay Miss G £250 for the distress and inconvenience caused by it not paying for her claim, leaving her without a dishwasher for an extended period of time.

D&G didn't agree and so the case has come to me to decide. It maintains it shouldn't be asked to go back to the property while it poses a risk to the health and safety of its staff.

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 upholding it. While my reasoning and outcome differ slightly to that set out by our Investigator, I find it similar enough to allow me to proceed with this decision. Ultimately, I'll be requiring D&G to deal with this claim, remove any record of cancellation and pay Miss G £250 compensation.

I'll not be commenting on every bit of evidence received or argument made. Instead, in line

with our informal role, I'll consider what I think is key to the dispute.

In this case, that, I find, is "Was it reasonable for D&G to not deal with the claim and cancel the policy cover?"

And I don't find it was. D&G's engineer notes that after replacing parts, the issue remained unresolved and said this wasn't down to a component failure. They said the reason for this "*...can only be some wiring or something chewed through by mice as there is lots of droppings and poison under the units...*"

The policy has an exclusion in it which says "*...any loss, damage or impairment to functionality caused by: theft, attempted theft, neglect, deliberate damage or damage caused by animals (other than pet cats or dogs);*"

Clearly then, if the damage or loss of the dishwasher was caused by rodents then this exclusion would apply and there'd be no cover.

But as our Investigator pointed out, we've not been shown any evidence this *is* the case, only that it *could be*. We've seen no pictures of any damaged wiring or any rodent damage to the dishwasher. I understand the presence of the droppings and the poison indicates rodent presence, but this alone doesn't mean they caused damage. The engineer themselves notes it could be "*some wiring or something chewed through*". One reading of this could be that the rodents chewed through the wiring or something else. But an equally valid reading of this could be that there could be some wiring issue, entirely unrelated to the rodents, or that the rodents chewed through something (which would include wiring). Ultimately this isn't clear, and without photographic evidence, I'm not persuaded that D&G has evidence the damage was most likely been caused by the rodents, and therefore, it hasn't evidenced its application of this term is fair.

I do however take D&G's point about the droppings posing a health and safety risk. I agree with that completely and don't find it reasonable to ask it puts its staff or contractors in harms way. But crucially, that doesn't mean there's no cover under the policy. Nor does it mean that evidence could not have been provided to show any rodent damage. The policy provided provision for replacement where the machine can't be repaired. Further, the policy says D&G may offer vouchers to replace the appliance, or if vouchers aren't available, a cash equivalent. So D&G has the ability to settle this claim without ever needing to reattend the property.

It follows then, that I find that D&G should have dealt with this claim. Logically then, I don't find it reasonable for it to have cancelled the cover. Like our Investigator noted, upon replacing the dishwasher (or settling the claim in vouchers or cash), the policy would end anyway. But D&G needs to ensure that this is how the policy is recorded, so there should be no adverse record of cancellation on any internal or external databases.

Our Investigator also thought D&G should pay Miss G £250 compensation. I too find that reasonable. While I understand D&G's position on not reattending the property, this didn't prevent it from fairly settling the claim. And that unfair decline has caused distress and inconvenience to Miss G by the extended unavailability of a working dishwasher.

Putting things right

D&G should effectively reinstate the policy and settle Miss G's claim in line with the terms and conditions. In settling, should it wish to offer vouchers or cash, I find that reasonable given it's concerns around the property.

Upon settling the claim, the policy will then end. But any record of the previous cancellation should be removed from internal or external records.

It will also need to pay Miss G £250 compensation.

My final decision

For the reasons set out above, my final decision is that I uphold this complaint and require Domestic & General Insurance Plc to carry out the directions set out in the “Putting things right” section above.

Under the rules of the Financial Ombudsman Service, I’m required to ask Miss G to accept or reject my decision before 19 May 2026.

Joe Thornley
Ombudsman