

## **The complaint**

Mr J complains about the way Domestic & General Insurance Plc (“D&G”) acted in relation to a claim he made on his appliance insurance policy.

Reference to D&G includes its agents and representatives.

## **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.

Our investigator thought D&G had made a fair offer to put things right. I agree, and for the same reasons, so I don’t think it’s necessary for me to go over everything again in detail. Instead, I’ll summarise the main points:

- Mr J held an insurance policy, underwritten by D&G, to cover his fridge freezer. He made a claim, which D&G accepted, and it arranged for a repair to be carried out. I understand the repair to the fridge freezer itself was successful and isn’t the focus of the complaint.
- During the repair, Mr J said D&G damaged the door of the kitchen unit in which the fridge freezer sits. D&G accepted responsibility for the damage. It offered to carry out a repair to the unit door or to pay the cash value of the repair, which was over £600.
- Mr J didn’t think these options were fair, in part because the companies he approached said a colour match with the other kitchen units was unlikely to be successful. He thought D&G should pay to replace all the kitchen unit doors and submitted quotations for that work at a value of up to £10,000.
- The dispute doesn’t concern a claim under the policy for damage to the unit door. This damage was caused by D&G, so it isn’t subject to the policy terms. D&G is essentially paying compensation for causing the damage.
- D&G has offered to carry out a repair. If it could do so in a manner which returns the door to broadly the same condition as it was prior to the damage, including a reasonable colour match, I consider that’s a fair way to put things right.
- Mr J has shown that other companies don’t think a colour match will likely be achieved. And D&G itself initially seemed to think the same. So I can understand why Mr J may think D&G will be unable to achieve it. However, D&G has since been clear that it considers it can achieve a reasonable repair, including colour match. As a result, I consider the repair offer is fair in principle.
- Mr J may agree for D&G to carry out the repair. If it’s successful, then Mr J will have a resolution to the damage. If it isn’t, or Mr J doesn’t agree to the repair, the dispute will have to be settled by cash payment.

- D&G offered to pay Mr J the cash value of the repair, which is over £600. I haven't seen any alternative repair quotes from Mr J, so I have no evidence to show D&G's offer isn't reflective of the likely repair cost.
- A cash settlement would mean Mr J could use the money to arrange a repair of his own, to put towards more extensive work if he'd like to, or to compensate him for living with the damage.
- The damage is limited to one corner of one door, is relatively minor, and I understand the kitchen is around 15 years old. Given a repair is valued at just over £600, I'm not persuaded it would be proportionate to require D&G to pay more than ten times that amount or to replace all kitchen unit doors.
- For the reasons given above, I'm satisfied D&G's offer is fair and reasonable in the circumstances. The options available to Mr J mean D&G will pay an appropriate amount of compensation – either in the form of a repair or cash payment. As a result, I won't require D&G to increase its offer.
- D&G also noted Mr J was entitled to make a claim for the unit door damage under his home insurance policy. D&G didn't say Mr J had to do this. It merely let him know his options. I don't consider that to be an unreasonable approach to take.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 28 April 2026.

James Neville  
**Ombudsman**