

## **The complaint**

Miss B complains about the way Domestic & General Insurance Plc (D&G) handled the claim she made under her home appliance insurance policy.

## **What happened**

The circumstances of this complaint will be well known to both parties and so I've summarised events.

Miss B held an insurance policy with D&G providing cover for her freezer. In June 2025 she contacted D&G as her freezer wasn't working correctly. D&G arranged for an engineer to visit, ordered parts and subsequently carried out a repair. Soon after the repair was carried out, Miss B contacted D&G again as the freezer was leaking and not freezing. D&G arranged for an engineer to attend who carried out further repairs.

At the beginning of August 2025 Miss B contacted D&G as she said the freezer had stopped working again. D&G's engineer carried out further repairs. In September 2025 Miss G contacted D&G as her freezer stopped working and D&G declared it beyond economical repair.

Miss B raised a complaint with D&G as she was unhappy she had been told on each occasion her freezer had been repaired but it kept breaking down. She said she had to throw away food on each occasion.

On 6 September 2025 D&G issued Miss B with a final response to her complaint. It said it was unable to cover the indirect costs related to food loss as stated in the terms and conditions. It said as a gesture of goodwill it would waive one month of Miss B's premium equal to £14.42. Miss B referred her complaint to this Service.

Our Investigator looked into things but didn't uphold Miss B's complaint. Miss B didn't agree with our Investigator. She said had D&G inspected the freezer thoroughly it wouldn't have thawed out so many times resulting in her having to throw food away each time.

As an agreement couldn't be reached, the complaint has been passed 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.

I want to acknowledge I've summarised Miss B's complaint in less detail than she's presented it. I've not commented on every point she has raised. Instead, I've focused on what I consider to be the key points I need to think about. I mean no discourtesy by this, but it simply reflects the informal nature of this Service. I assure Miss B and D&G I've read and considered everything that's been provided.

Miss B is unhappy she has had to throw away food on several occasions because her freezer kept breaking down. She has said had D&G inspected the freezer thoroughly during

repairs this wouldn't have happened.

The terms of Miss B's policy explain D&G won't cover costs or loss arising from not being able to use the product or incidental costs caused by breakdown, which I would consider includes spoiled food. So, I don't think the costs of the food Miss B had to throw away are covered by the terms of her policy.

However, I've considered whether I think D&G's actions have resulted in Miss B having to throw away food unnecessarily, for example, by not carrying out an effective repair or choosing to repair the freezer when it ought to reasonably have been replaced.

Based on the evidence provided I'm not persuaded D&G has made an error in the way it handled the breakdowns of Miss B's freezer. The engineer reports appear to show different repairs being carried out on each visit and I've not seen anything which persuades me any of the breakdowns were linked to poor previous repairs or were inappropriate in the circumstances.

After the initial repair in July 2025, the freezer did breakdown again the following day. But I've listened to the call Miss B had with D&G when she reported this, and I'm satisfied she hadn't refilled the freezer with food at this point. Beyond this the freezer would work again for around two weeks at least before a further issue would arise. So, I don't think D&G could have reasonably foreseen that further issues may arise following each repair it carried out.

I also wouldn't expect the engineer carrying out repairs to carry out a full service of Miss B's freezer following the completion of repairs. The terms of Miss B's policy explain D&G will arrange the repair of the breakdown, and I'm satisfied this is what it did on each occasion.

Whilst I acknowledge it was frustrating for Miss B to have to throw away food and arrange a repair of her freezer each time it broke down, I don't think this was due to an error by D&G when handling her claims. So, I don't think it would be fair to require it to reimburse Miss B the costs she incurred.

D&G has waived one month of Miss B's premium which totalled £14.42. I think this was reasonable in all of the circumstances and so I don't require it to pay anything further.

I know this will be disappointing for Miss B, but for the reasons I've explained I don't uphold her complaint.

### **My final decision**

For the reasons I've outlined above, I don't uphold Miss B's complaint about Domestic & General Insurance Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 15 May 2026.

Andrew Clarke  
**Ombudsman**