

The complaint

Mrs M complains about the settlement Domestic & General Insurance Plc (“D&G”) has offered in relation to her appliance insurance claim.

What happened

In October 2025, Mrs M made a claim under her appliance insurance policy with D&G after her oven developed a fault. D&G wasn’t able to replace the damaged part, so it offered Mrs M a replacement oven.

Mrs M wasn’t happy with the specifications of the replacement options D&G gave her. D&G offered to waive an upgrade fee of £1,420 on an oven of the same brand as Mrs M’s. But Mrs M said the oven offered to her was a downgrade and the equivalent oven to her damaged one cost around £3,500. D&G offered Mrs M a cash settlement of £1,901 but Mrs M decided not to accept this and raised a complaint.

D&G said the model of the oven it had based the cash settlement on matched the technical specifications of Mrs M’s original oven and was from the same product range. The model Mrs M had requested was a significant upgrade and was not available through D&G’s suppliers. It said it would pay Mrs M £135 to compensate her for inconvenience she experienced during the repair stage of the claim.

Mrs M remained unhappy and asked the Financial Ombudsman Service to consider the matter.

Our investigator didn’t think Mrs M’s complaint should be upheld. He thought the settlement D&G had offered Mrs M was fair.

Mrs M disagreed with our investigator’s outcome. She said the replacement oven D&G offered doesn’t provide the same functionality nor specialist features. The oven manufacturer had advised her that the oven she requested was the successor model and was fully equivalent to her original oven.

Mrs M said D&G initially offered her much cheaper, lower specification appliances from other brands. She and her husband are retired and have been without a functioning oven since October 2025 which has caused significant hardship, inconvenience, extra expenses and disruption. The £135 D&G has paid doesn’t reflect months without a usable oven, loss of use, wasted food or additional meals purchased.

Mrs M felt the appliance offered by D&G did not meet the terms of the policy, while her preferred appliance did.

As Mrs M disagrees with our investigator’s outcome, her 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.

Having done so, I've decided not to uphold Mrs M's complaint. I'll explain why.

I've considered everything Mrs M has told our service, but I'll be keeping my findings to what I believe to be the crux of her complaint. I wish to reassure Mrs M I've read and considered everything she has sent in, but if I haven't mentioned a particular point or piece of evidence, it isn't because I haven't seen it or thought about it. It's just that I don't feel I need to reference it to explain my decision. This isn't intended as a discourtesy and is a reflection of the informal nature of our service.

The policy's terms and conditions say:

"In some situations we will arrange to replace your appliance instead of repairing it (for example where we cannot repair it or we decide that it is uneconomical for us to repair your appliance). In these circumstances, we will arrange to replace your appliance with one of a same or similar make and technical specification."

Mrs M says the replacement oven D&G offered her isn't the same or of a similar technical specification as her original oven. She says several key functions including specialist steam modes, bread baking and other advanced cooking programs are absent or not fully equivalent in the replacement offered to her. Mrs M feels that a much more expensive model of oven is a better match for the one that is being replaced.

I've compared the specifications of all three ovens. Having done so, I'm satisfied that the model D&G offered Mrs M is as suitable replacement for the insured one, in line with the terms and conditions of the policy. It might not have exactly the same features as Mrs M's original oven, but I'm satisfied that the technological specifications of the oven D&G offered are similar or superior to the original.

I appreciate Mrs M's preferred oven is the successor model to her original oven. But this doesn't mean the technological specifications are the same. According to D&G, Mrs M's original oven was manufactured over ten years ago and technology will have moved on since then. Having reviewed the specifications, I can see that Mrs M's preferred oven has features that weren't present on the oven she purchased. The purpose of this type of insurance is to put the policyholder in the position they were just before the loss or damage happened. If D&G were to replace (or cover the cost of replacing) Mrs M's oven with the one she wants, she would be put in a better position than she was before the damage occurred.

I understand Mrs M does a lot of cooking and baking so certain features are important to her. She says a "*moisture plus*" feature isn't on the model D&G offered her. However, the manufacturer's website shows that the model offered by D&G does have "*moisture plus*". In any event, D&G has offered Mrs M a cash settlement, so she doesn't have to accept D&G's proposed model. She has the option of putting the money towards an oven of her choosing.

I'm sorry to hear of the hardship Mrs M has experienced due to being without a working oven for around six months. However, I think the offer D&G made to settle the claim in November 2025 was reasonable. So, I don't think it would be fair to hold D&G responsible for this.

D&G has acknowledged a small delay in writing off the oven and offering Mrs M a replacement. It's paid her £135 compensation which I think reasonably recognises the impact this had on her.

I appreciate my answer will be disappointing for Mrs M. But I think D&G has acted fairly and reasonably, in line with the policy's terms and conditions.

My final decision

For the reasons I've explained, I don't uphold Mrs M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 30 April 2026.

Anne Muscroft
Ombudsman