

## **The complaint**

Miss G complains that she's been unable to arrange a hob repair through her household protection policy. Miss G is also unhappy Domestic & General Insurance Plc (DGI) has ignored her request for email-only contact.

## **What happened**

Miss G had a faulty cooker hob so she contacted DGI to arrange a repair through her protection policy. She couldn't use the online form so she had to call. But she's been unable to use the hob for months as she couldn't find the model number for DGI. Miss G asked DGI to only contact her by email but it kept trying to call her. So she'd like DGI to listen to what she's saying and resolve the hob repair as quickly as possible.

DGI said it was sorry it hadn't been able to repair the hob. Its engineer needed the model or serial number in case they had to order parts. But as Miss G hadn't been able to provide the information, DGI had given her the option to book a repair with a different agent.

DGI said it would have to cancel the plan if it couldn't continue with the repair. But if a repair was possible it would look at compensating Miss G for the time she'd spent without her hob.

Miss G wasn't satisfied with DGI's response. So she contracted our service and our investigator looked into the matter. She could see Miss G was unhappy DGI had tried to contact her by phone even though she'd asked for an email response. But our investigator didn't think it was clear Miss G was asking for email-only communication. And the contact preference recorded on Miss G's account was by phone.

Our investigator saw DGI had clearly explained it needed product details or model numbers to be able to book an appointment with its engineer. When Miss G was unable to provide them, it'd searched for an alternate repairer and provided details for Miss G to contact them. Given the limited information available our investigator felt it was reasonable for DGI to suggest this an alternative.

After looking at everything our investigator hadn't found any evidence DGI didn't try and assist in the hob repair in the best way possible. And she didn't think it'd acted in a way that was unreasonable or unfair. So she wouldn't be asking DGI to do anything further.

Miss G didn't agree. So she's asked for an ombudsman's final decision. Her hob still hadn't been repaired and she had no idea why her preferred contact was listed as 'by phone'. She'd asked for email contact repeatedly while trying to arrange the repair.

## **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 can understand Miss G's frustration and I'm sorry to hear about the difficulties she has been put through while trying to repair her kitchen hob.

So I've looked at everything that's happened from when she reported the faulty hob until DGI issued its final response letter to Miss G's complaint.

There are two main issues here. Miss G is unhappy the hob remains unfixed despite it being covered by an appliance insurance policy. And she's unhappy DGI ignored her requests for email-only contact on the repairs. So I'll start by looking at how the communication has unfolded between them.

When the hob stopped working Miss G contacted DGI to arrange a repair. Miss G said she was put through to different departments and then placed on hold – at which point the call disconnected. This must've been very frustrating for Miss G but I can see she was able to contact DGI by email later that day to explain the problem.

DGI responded by email to say it would need a model or serial number. From what I can see the policy was set up online by Miss G and only the make of the hob was listed. DGI explained it couldn't book an appointment on its system without the additional information. And I don't think that's unreasonable. It would allow the engineer to order replacement parts if they weren't able to fix the problem.

Miss G wasn't able to locate the hob information but emailed to say it was a gas rather than electric hob. She sent three further emails over the following 10 days requesting a response and in the third email asked DGI to investigate and book an appointment via email. DGI responded that it'd already emailed Miss G to say it'd found another firm to try and help. It provided the name of the firm and a telephone number. And it suggested Miss G get in touch with them and provide as much information as possible.

Miss G responded that she'd told DGI repeatedly that she couldn't make calls and asked for an email with booking details. But as this was an external agent I wouldn't expect DGI to be able to coordinate a booking on her behalf. That would be for Miss G to arrange. And although DGI provided a telephone number for the external agent rather than an email address I can see the company had a website providing further contact options.

I realise this wasn't exactly what Miss G had wanted. But I think DGI was making reasonable efforts to try and help Miss G repair her hob. It couldn't make a booking on its own system without a model or serial number. So it looked for an alternative solution and found a different repair agent who might be able to assist.

I know Miss G felt she had been clear in asking for email-only contact and I can therefore understand her frustration that some of the contact involved telephone calls or phone details. Looking at DGI's records I can see the preferred contact method is listed as 'home (phone) – anytime'. I'm not able to say where this entry came from. But I've not seen anything to suggest the details had been recorded incorrectly.

I've listened to the initial telephone call when Miss G reported the hob damage. DGI's agent repeated back the email and telephone details it had on file for Miss G. And Miss G confirmed the details but didn't mention that she only wanted contacting by email.

From what I've seen I don't think it was clear to DGI that Miss G was making a request for email-only contact. If so I'd have expected DGI to have updated its system so its operators were aware what was required and why. In the circumstances I don't think it was unreasonable for DGI to have occasionally tried to contact Miss G by telephone.

I don't underestimate the frustration Miss G has experienced during this process. And I understand our investigator has asked DGI to record Miss G's request as a reasonable adjustment for future contact.

She has also passed on alternate contact details for the external agent to see if they can help. And I hope the hob is repaired soon.

In conclusion I think DGI made sensible and helpful efforts to try and organise a repair for Miss G's hob through the appliance policy. And based on what I've seen I can't say it acted unfairly or unreasonably towards Miss G. It follows that I won't be upholding this complaint or asking DGI to do anything more.

### **My final decision**

For the reasons I've explained above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 13 May 2024.

Andrew Mason  
**Ombudsman**