

The complaint

Miss B complains that Domestic & General Insurance Plc (D&G) didn't repair or replace her cooker hood under her appliance insurance policy.

What happened

Miss B bought a cooker hood. She took out a policy insured by D&G which covered breakdown or accidental damage to the cooker hood in line with the terms set out in the insurance policy document.

Miss B contacted D&G as there was steam coming out of either side of the cooker hood and marks on her wall. She said that problem never happened with her previous cooker hood which was the same model. D&G arranged for engineers to inspect the cooker hood but it said all the engineers reported that the cooker hood was working. It paid Miss B £94.50 compensation for her distress and inconvenience due to the delay in sending out an engineer.

Miss B complained to us as she's unhappy D&G hasn't fixed the problem. In summary she said:

- One of D&G's engineers didn't know anything about the cooker hood model, didn't know why the problem was happening and he said the cooker hood was working. The other engineers inspected the cooker hood but didn't fix the problem and she'd been given poor customer service.
- One engineer said the cooker hood might need ducting but she'd previously had the same model of cooker hood since 2005 and that hadn't needed to be ducted.
- The last engineer told her there was a part missing in the cooker hood or it had been put in wrongly.
- She wants D&G to replace her cooker hood, apologise for the stress it's caused her and pay her more compensation.

D&G said:

- In June 2023 the manufacturer's engineer first inspected the cooker hood. He said there was no fault with the cooker hood but advised Miss B that the cooker hood needed to be fitted with ducting, which wasn't covered by the policy. He gave Miss B replacement filters, although these weren't covered by the policy.
- In September 2023 another manufacturer's engineer said there was no fault with the cooker hood.
- In January 2024 another manufacturer's engineer inspected the cooker hood and gave Miss B a duct director free of charge, which was not normally supplied under the policy. The engineer said Miss B would need a kitchen fitter to install the ducting.
- It had also sent out an engineer independent from the manufacturer who also reported no fault with the cooker hood.

- All the expert engineers had reported that the cooker hood isn't faulty. The cooker hood needed to be installed correctly, which isn't covered under the policy.
- It had offered Miss B the option of her getting an opinion from her own engineer as she disagrees with its engineers.

Our Investigator said D&G had treated Miss B fairly. Miss B disagrees and wants an Ombudsman's decision.

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.

The relevant regulator's rules say that insurers must handle claims promptly and fairly and they mustn't turn down claims unreasonably.

I've seen the notes from the call Miss B had with our Investigator where she explains in detail what her complaint is about. So I don't need to speak to Miss B before I make this final decision.

When Miss B made a claim against the policy I'd expect D&G to send out an engineer to inspect the cooker hood and diagnose what, if anything, was wrong with the appliance. If there was a mechanical or electrical breakdown or accidental damage to the cooker hood then D&G would need to put things right as set out under the policy terms.

In response to Miss B's claim D&G has sent three engineers from the manufacturer of the cooker hood and an independent engineer. All four engineers reported that there's no fault with the cooker hood.

D&G reasonably understands that those engineers can give an expert opinion about the cooker hood. As all of the engineers reported that there's no fault with the cooker hood D&G has acted fairly in not replacing the cooker hood. D&G's engineers have provided Miss B with additional parts for the cooker hood which it didn't have to do under the policy terms.

Some of the engineers suggested that ducting could be fitted (to channel away air that's being extracted) and that Miss B would need to get a kitchen fitter to install it. D&G has correctly said that work isn't covered by the policy terms. So if Miss B wants the ducting done she would have to arrange and pay for that herself.

Miss B strongly believes that there is something wrong with the cooker hood itself, because she didn't have the same problem with her previous cooker hood which was the same model. D&G has told Miss B that as she disputes its engineers' diagnosis she has the option of using a VAT registered engineer of her own choice to get a second opinion.

If Miss B's engineer's diagnosis is the same as D&G's engineers then she would need to pay the costs. If her engineer reported that there is a fault which can be repaired then Miss B can contact D&G who will decide if the cost of the repair is covered under the policy terms. I think that's a fair offer for D&G to make to Miss B.

As Miss B hasn't provided any evidence from a qualified engineer that her cooker hood has a fault then I'm satisfied that D&G doesn't need to take any further action.

I think D&G's payment of £94.50 compensation for Miss B's distress and inconvenience due to its delay in sending an engineer was reasonable and it doesn't need to pay her any more compensation.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 1 August 2024.

Nicola Sisk
Ombudsman