

## **The complaint**

Ms H has complained that Domestic & General Insurance Plc (D & G) provided her with poor service when she made a claim for a washing machine repair.

## **What happened**

Ms H contacted D & G under her policy on 3 January 2024 as her washing machine wasn't working properly. A date of 15 January was agreed for the engineer to attend.

On 15 January the engineer advised Ms H that a part was needed to complete the repair and placed an order for it.

There was delay in the part being obtained, and D&G went over their 28 day target for providing a repair, so to resolve the issue D&G offered Ms H a replacement washing machine and sent her links to possible replacements.

There were some issues with this, and the washing machine wasn't delivered until 14 March 2024. Ms H was about to go away on holiday when it arrived and when she returned she realised there was an issue with the replacement machine, so she raised a complaint about the service.

D&G accepted that there had been poor service and offered Mrs H £230 as compensation for the distress and inconvenience caused, but Ms H was unhappy with this and brought her complaint to us.

One of our investigators has looked into Ms H's complaint and he thought D & G's offer was fair.

Ms H disagreed with our investigators view, and so the case has come to me to review.

## **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 am not upholding this complaint, and I will explain why below.

It's agreed by D&G that they have fallen short of the service standards that Ms H should have expected, and so what I need to decide is whether the compensation offered is sufficient given the inconvenience experienced by Ms H. I've looked at D&G's actions and considered the impact on Ms H because of the delay and issues.

Ms H reported this fault on 3 January and the engineer attended on 15 January, which was the date agreed on the claim call. I can't see that Mrs H identified to D&G any issue with this date, but Ms H says that this was the first date available. I appreciate this left Ms H with a 12 day wait but I've not been made aware of any vulnerabilities that would make Ms H a priority so I'm satisfied that D&G acted reasonably here in offering the first available appointment.

D&G instructed the manufacturer's own repairer to undertake this repair, and when they visited on 15 January, they identified that a replacement drum was needed and ordered it. We wouldn't think that it's unreasonable for them to order parts, as it's the normal process in most repairs and if it's not a stock part, it's ordered from production, and this can take some time. I appreciate that this means that Ms H would have had to manage for a little longer with no machine, but again this isn't unreasonable, and at that point D&G were still within the 28 day target for repairs that they aim for.

However, we would expect that if the part was unavailable, the customer would be notified as soon as possible, and alternatives are offered. As D&G aim to complete repairs in 28 days, by the end of January I would have expected them to have been proactive in reviewing the case and contacting Ms H with an update, and to consider alternatives – including replacement.

However, this is where I can see things have broken down.

Ms H said that she was the one chasing for updates, and I can see that on 9 February she made contact to find out what was happening. As a result of the conversation D&G agreed to write off the washing machine and offer a replacement.

Unfortunately, the links to the replacements sent didn't work properly and she had to make several further calls to D&G about this, finally being able to order the new machine on 8 March.

So I think the period of delay and inconvenience that D&G are responsible for is from around the end of January to mid-March when the new machine was delivered, and I would expect them to be compensating for the inconvenience during that time of having to continue to use a faulty machine and/or take washing to a launderette during the period.

There was then a hiatus while Ms H was on holiday and so the new machine wasn't installed until 23 March when she returned. D&G were not responsible for the supply or installation of the replacement machine as it came direct from the manufacturer and under the terms of the policy, they are not responsible for installation.

Unfortunately this new appliance was defective, and Mrs H had to contact D&G again about this. However, I'm not considering any of the complaint points which relate to the defective new machine as under our rules I can only consider issues up until the final response issued by D&G on 25 March 2024.

I do note that Ms H has also asked that we consider compensating for damage to her clothing caused by using the faulty machine. However, the policy excludes

“damage to any other property or possessions, unless it is our fault”

So I can't fairly compensate Ms H for this. If she continued to use the faulty machine after she had reported the fault, rather than using a launderette, that was her choice, and any damage resulting to clothing is not D&G's responsibility.

I appreciate that Ms H feels strongly about this matter, and I have taken into account everything she has said, but having done so I'm satisfied that D&G's offer of £230 is sufficient to compensate Ms H for the distress and inconvenience caused by having to wash by alternative means during the six week period from the end of January to 15 March when she went on holiday, and for the time and effort spent chasing D&G for progress.

**My final decision**

My decision is that I don't uphold Ms H's complaint about Domestic & General Insurance Plc don't need to do anything further

r Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 24 October 2024.

Joanne Ward  
**Ombudsman**