

The complaint

Mr M has complained about the service provided by Domestic & General Insurance Plc ('D&G') under his appliance insurance policy regarding a fridge-freezer. For the avoidance of doubt, the term 'D&G' includes D&G's agents and contractors.

What happened

Mr M contacted D&G in late September 2024 as his fridge-freezer had lost power, and D&G was the insurer of the appliance at the relevant time. D&G's engineer eventually attended Mr M's home. However, he put a note through the door and left the property. Mr M had to telephone D&G multiple times to get another engineer to call. In total, he had to wait for two weeks for the repair visit to be carried out.

D&G apologised to Mr M, as it recognised that there had been a service failure. It therefore paid Mr M £31.50 in compensation. Mr M wasn't satisfied with this response to his complaint and in the circumstances, he referred his complaint to this service. The relevant investigator didn't uphold Mr M's complaint. She agreed that there had been some communication issues and delays by D&G, however overall, she considered that the compensation amounted to a fair response to the complaint.

Mr M remained unhappy with the outcome of his complaint and the matter has been referred to me to make a final decision in my role as Ombudsman.

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.

Whilst I can appreciate that Mr M was frustrated that the repair took a fortnight, and that there had been communication issues with D&G, I can't say that D&G acted in an unfair or unreasonable manner in paying compensation of £31.50 in response to this complaint.

In reaching this final decision, I've carefully considered the submissions of the parties as summarised below. I turn firstly to Mr M's submissions. He explained that he'd had problems with a previous D&G engineer which is why he informed D&G that he didn't want him to be sent. The engineer who then attended gave only 2 minutes warning that he would be in attendance by leaving a message on voicemail. Mr M called straight back but the engineer didn't pick up. When he tried again, the phone had been switched off. The engineer left a card and swiftly left the property. Mr M was adamant that the engineer hadn't knocked on his door. The visit to fix the appliance didn't take place until some days later.

In summary, Mr M didn't think he was receiving the service he'd paid for, being nearly £9.00 per month for this appliance. Mr M also felt that D&G hadn't asked him for information regarding what happened, and he therefore felt that its investigation had been one-sided. He also explained his health issues and that this situation had caused further distress. Finally, in support of his complaint, Mr M supplied timed images of the engineer's van outside Mr M's house and driving away.

I now turn to D&G's submissions regarding this complaint. It said that according to its records, the engineer had been unable to perform the repair on the relevant date because there was no response at the property. It was aware that Mr M had advised its agent that there were two engineers who he did not wish to attend his property. It said that it had nevertheless re-arranged a visit within five days of the failed visit. It had understood that Mr M wasn't at the property on the date of the incident itself. It said that it had offered compensation of £31.50 as a good will gesture for the time Mr M had been without his appliance. It said that it sincerely apologised for the distress and inconvenience that this situation may have caused.

I now turn to the reasons for my decision not to uphold Mr M's complaint. It's expected that repairs will be attended to in a diligent and efficient manner under such an insurance policy. However, it's also appreciated that such repairs need to be time-tabled to take into account any specific requests by the customer. In the circumstances, I consider that the initial appointment had been set within a reasonable time scale, but it was unfortunate that a second appointment had to be re-arranged due to sickness.

As to the incident itself, I agree with Mr M that it was most unfortunate that the engineer gave only two minutes' notice of his visit. I also have no reason to doubt that Mr M had tried to return the engineer's call but that the phone had then been switched off, and that he also believed that the engineer did not knock the door before swiftly leaving, having left a note.

I appreciate that this will come as a disappointment to Mr M and I also appreciate that he was very unhappy about the service received from D&G. Following the unfortunate incident at Mr M's property however, I consider that D&G's apology, the re-scheduling of an appointment within five days, and payment of £31.50 in compensation were fair and reasonable responses to the complaint.

Unfortunately for Mr M, the service's published guidance makes it clear that an apology and/or a very modest amount of compensation is what we would expect to be paid in relation to this nature of service failure which has a relatively short-term effect. However, I would also state that we would expect D&G to endeavour to ensure that such incidents aren't repeated, particularly when it's aware of customer health issues, as certain customers may struggle to get to the door quickly when made aware that a service engineer has arrived at the property.

My final decision

For the reasons given above, I don't uphold Mr M's complaint and I don't require Domestic & General Insurance Plc to do any more in response to his complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 31 March 2025.

Claire Jones
Ombudsman