

The complaint

Mrs L has complained about Domestic & General Insurance Plc's (D&G) response to a claim she made under a Service Plan.

What happened

The background to this complaint is well known to both parties so I won't repeat all the details here.

In summary Mrs L feels that D&G should replace her washing machine. Its engineers came out on four occasions from February 2024.

In February 2024 the engineer fitted a chassis repair kit. In August another claim was registered – D&G's notes show 'advised customer rust isn't covered on plan'. Another claim was registered in October as the soap dispenser was leaking. The final visit was in November 2024. Mrs L complained that there was rust on the machine. However there was no fault with the appliance and the notes show that Mrs L was advised that it was a cosmetic issue and not covered by her policy.

Our investigator didn't recommend that the complaint be upheld as she didn't find that the rust was a result of D&G's actions.

As no agreement has been reached the matter has been passed to me to determine.

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 and although I'm sorry to disappoint Mrs L I agree with the conclusions reached by the investigator. I'll explain why.

The relevant regulator's rules say that insurers mustn't turn down claims unreasonably. So I've considered, amongst other things, the terms of the group policy and the available evidence, to decide whether I think D&G treated Mrs L fairly.

I appreciate that Mrs L feels that the rust has resulted from a leak that D&G fixed. But in the February visit the rust wasn't a known issue – the repair was to the drum. In the October the engineer came out and fixed the soap dispenser. Mrs L has said that she's complaining about the incompetence of the engineer and that the dispenser should have been replaced with the other parts that the dispenser slides into.

I understand Mrs L feels that the soap dispenser issue should have been identified sooner as she believes this was the cause of the rust. However the rust was present in August 2024, so I don't find it was caused by the actions of D&G in October. And when the engineer came out in August Mrs L was correctly advised that rust wasn't covered by his plan. For the avoidance of doubt the February call out was because the spin was 'screaming and spinning' – so not to do with the soap dispenser. Mrs L accepts that these were two

separate issues.

I do sympathise with Mrs L. She had had a policy with D&G for many years and has cover for all her appliances. She has said that when she wipes the machine the paint comes off – I can see from the photographs she has sent that there are rust patches. But rust/corrosion isn't covered by her policy. And from all the evidence before me I'm not persuaded that the rust was caused by an error on the part of D&G's engineers. D&G has responded to the issues Mrs L has raised in accordance with the policy terms. This being so there is no basis for me to conclude that D&G have treated her unfairly.

I'm sorry that my decision doesn't bring Mrs L the news she had hoped for.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 5 April 2025.

Lindsey Woloski
Ombudsman