

The complaint

Mrs B is unhappy with what Domestic & General Insurance Plc (D&G) did after she made a claim on her appliance insurance policy.

What happened

Mrs B has insurance with D&G which covers a number of appliances. In June 2023 she contacted it to book a repair for her fridge. D&G had difficulties in doing so; Mrs B says that was because its systems wouldn't recognise the model number of her fridge. After a number of calls a repair was booked the following day with a different repair agent. D&G offered to pay Mrs B £20 compensation for the stress and frustration she'd been caused by the difficulties in booking a repair.

Our investigator accepted Mrs B had been caused unnecessary frustration but thought the amount D&G had offered was enough to put things right. Mrs B didn't agree. She drew attention to the time wasted by D&G and the inconvenience it had caused. And she said further inconvenience had been caused as she'd had to make a complaint to D&G and to our service. So I need to reach a final 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 rules and industry guidelines say D&G has a responsibility to handle claims promptly and fairly. It shouldn't reject a claim unreasonably.

The terms and conditions of Mrs B's policy say to make a claim she should contact D&G either by phone or online. I understand she tried to do both. And it's not in dispute there were issues with booking the repair that was needed. I agree that shouldn't have happened and I accept Mrs B had to make more calls than she should have done to resolve matters.

I've thought about the impact that had on her and whether the amount D&G has offered does enough to put things right. I don't doubt Mrs B will have been caused frustration and annoyance because a relatively simple repair booking couldn't be actioned at the outset. But I've also taken into account the repair was booked the day after she called (albeit with a different repair agent).

And I think it's reasonable to say that making any claim (and a complaint following on from that) is of itself likely to cause some inconvenience to the individual concerned. I accept in this case that inconvenience went beyond what might reasonably be expected but, on balance, I think the compensation D&G has already offered does enough to put things right.

My final decision

Domestic & General Insurance Plc has already offered to pay £20 to settle the complaint and I think this offer is fair in all the circumstances. So my decision is that D&G should pay Mrs B

£20

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 28 December 2023.

James Park
Ombudsman