

The complaint

Mr Z has complained that Domestic & General Insurance Plc (D&G) unfairly declined a claim under a warranty.

What happened

Mr Z contacted D&G to send an engineer to repair a faulty dishwasher. When the engineer visited, he said he wouldn't repair the dishwasher because it was in the porch to the house. He said it could have been affected by cold air and condensation and wouldn't work on it.

When Mr Z complained, D&G maintained its decision not to repair the dishwasher. So, Mr Z complained to this service. Our investigator didn't uphold the complaint. He said D&G has acted in line with the terms and conditions and it was reasonable for it to rely on its expert's opinion.

As Mr Z didn't agree, the complaint was referred to me.

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, I don't uphold this complaint. I will explain why.

When the engineer visited, the dishwasher was in the porch to the house. It's my understanding that the dishwasher was in the porch for a few days. The terms and conditions said the policy didn't cover loss, damage or impairment caused by issues such as humidity, weather conditions and abnormally high or low temperatures. The engineer assessed that the dishwasher was likely to have been affected by condensation and the cold temperature in the porch.

The engineer also assessed that the dishwasher was unsafe to work on. The policy said the product needed to be compliant with relevant safety standards and that it was for the engineer to determine whether an appliance was safe to work on.

I'm aware Mr Z wants the dishwasher to be repaired and the policy premiums refunded to him. However, in the circumstances, I think it was reasonable for the engineer and D&G to decide the appliance was likely to have been affected by it being located in the porch and that it wasn't safe to repair. I think D&G acted in line with the terms and conditions of the policy in how it dealt with the claim. As a result, I don't uphold this complaint or require D&G to do anything further. It doesn't need to repair the dishwasher or refund the premiums.

My final decision

For the reasons I have given, it is my final decision that this complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Z to accept or

reject my decision before 9 October 2023.

Louise O'Sullivan
Ombudsman