

The complaint

Mr H has complained about how Domestic & General Insurance Plc (D&G) dealt with a claim under an appliance warranty.

What happened

Mr H contacted D&G to make a claim when rust appeared on his washer-dryer. D&G investigated the claim and declined it because it said rust and corrosion wasn't covered by the policy.

When Mr H complained, D&G maintained its decision to decline the claim. So, Mr H complained to this service. Our investigator didn't uphold the complaint. She said D&G had fairly applied the policy terms and conditions when declining the claim.

As Mr H 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.

Mr H contacted D&G when he found a rust patch and bubbling on the washer-dryer. He wanted D&G to replace the machine. An engineer visited and confirmed there was a small rust patch on the front of the machine. I've also seen a more recent report Mr H provided to this service that also confirmed the rust.

D&G's policy exclusions said it didn't cover cosmetic issues such as damage to paintwork, dents or scratches or any loss, damage or impairment caused by corrosion. So, I'm satisfied there wasn't cover under the policy for the rust found on the washer-dryer.

Mr H has also said he thinks it is a manufacturing fault. Looking at the policy, it covers breakdown and accidental damage, subject to the exclusions. I didn't see anything that said it covered manufacturing faults. Mr H has said this service should instruct the manufacturer to send an engineer to inspect the appliance who doesn't have a connection to D&G. I'm unable to do this. D&G is the subject of this complaint and I'm unable to require other businesses to take action.

Mr H told this service he had been advised that D&G should replace the machine as it had sourced it. D&G has told this service Mr H hadn't previously raised this aspect of the complaint with it. It also said the policy under which the previous appliance was replaced was a service contract, not an insurance policy, and is dealt with under a different complaints scheme. Mr H would need to raise this with D&G if he requires further information on this aspect. I'm unable to comment on this any further.

Having looked at the circumstances of this claim and complaint, I don't uphold it or require D&G to do anything further.

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 H to accept or reject my decision before 10 January 2024.

Louise O'Sullivan
Ombudsman