

The complaint

Miss B complains about how Domestic & General Insurance Plc dealt with a washing machine repair under her insurance policy.

What happened

Miss B took out a policy with Domestic & General Insurance Plc (D&G) for her washing machine. The policy provides protection for mechanical or electrical breakdown, labour charges and damaged caused by accident. In April 2023, she reported a fault with her washing machine to D&G.

A technician attended Miss B's home address and replaced the washing machine door seal. Miss G states the seal was very pungent and so the technician recommended that she spray inside the washing machine drum and the dispenser drawer with white vinegar to deodorise the machine.

Miss B said she followed the guidance given by the technician on several occasions and rinsed the machine on a hot cycle afterwards. She contacted D&G on 28 April 2023 to explain that the white vinegar solution hadn't resolved the smell from the door seal and her clothes smelled as a result. She didn't mention any skin irritation during this telephone call.

On 23 May 2023, Miss B contacted D&G again. In this call, she stated she'd suffered an adverse skin reaction to the white vinegar, which had affected her entire body and led to her being unable to sleep. She said her mental health had deteriorated and she'd suffered physical pain as a result. She further stated that she'd required medical attention and medication to relieve the skin irritation. As Miss B thought D&G was responsible for what had happened, she complained.

On 24 May 2023, D&G issued its final response to Miss B's complaint. It didn't uphold the complaint and stated that the suggestion that she use white vinegar was simply a cleaning suggestion by the technician who was unaware of any sensitivity to vinegar. It stated Miss B could raise a public liability claim with the manufacturer of the washing machine and offered her £20 as a gesture of goodwill in view of what had happened.

Being dissatisfied with how D&G proposed to resolve Miss B's complaint, she referred it to our service. Our investigator empathised with Miss B but didn't recommend upholding this complaint. They were persuaded Miss B had suffered an adverse reaction as depicted in photographs she'd provided our service. But there wasn't any medical evidence accompanying those images that showed the reaction was due to the use of white vinegar as recommended by D&G's technician. So, they didn't think D&G needed to take further action to resolve this complaint.

D&G agreed with our investigator's view of this complaint. But Miss B didn't and asked an ombudsman to decide her complaint.

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.

Our service assesses complaints independently within a fair and reasonable remit – we don't act for either a consumer or a business. And I want to assure Miss B and D&G that, in considering this complaint, I thought very carefully about what happened here.

Where the information I've got is incomplete, unclear or contradictory, as some of it is here, I must base my decision on the balance of probabilities.

My role is to assess whether I think D&G made a mistake, or treated Miss B unfairly, such that it needs to now put things right. In order to uphold this complaint, I'd have to be persuaded that Miss B suffered an adverse skin reaction as a consequence of using white vinegar to deodorise her washing machine.

I can see all parties have gone to some trouble to provide our service with some detailed points about this complaint. I've read everything they've sent us. But I hope they'll understand if I don't address every comment they've made in this decision. I intend to concentrate on what I consider is key to this complaint.

I'll say at the outset that our investigator undertook a comprehensive investigation of this complaint. I agree with the view they reached in not upholding this complaint. Indeed, there's not a great deal I can add to what our investigator's already told Miss B. I think they set out the position very clearly and thoroughly.

The available evidence shows that D&G's technician recommended that Miss B use white vinegar inside the drum and dispenser drawer after a new door seal was fitted, which left an odour within the machine.

D&G explained that it was unaware of Miss B suffering any allergy from white vinegar and had it known it wouldn't have suggested its use. Miss B has confirmed that she had no history of any skin allergy or reaction. As white vinegar is commonly used as a deodoriser and is a natural multi-purpose cleaning product, I'm persuaded the suggestion that Miss B use white vinegar to eradicate the smell of the door seal was reasonable.

I accept that Miss B suffered an adverse skin reaction; I've seen photographs depicting what looks like a significant and painful irritation to the skin. However, I haven't seen any medical evidence detailing the cause of the skin irritation, when it started or why its onset may have been delayed. I can see that Miss B was asked to provide medical evidence to our service and it's unclear why this is missing.

I've listened to a call recording from 28 April 2023, when Miss B contacted D&G to discuss the washing machine repair that had been undertaken earlier that month. She stated that she'd completed hot washes after using white vinegar as a deodoriser on several occasions. And she explained that the smell of the door seal had persisted and was making her clothes smell "horrific" following multiple wash cycles.

There's no mention during this telephone conversation of any adverse reaction to Miss B's health. Had the adverse skin reaction have been present at this point I'd have expected Miss B to have mentioned it during this call. I'm therefore not persuaded the skin reaction had occurred at this time.

I've listened carefully to another call recording D&G shared with our service. This call is dated 23 May 2023. Within the call, Miss B explains the presence of skin irritation symptoms, which she attributes to the use of white vinegar over the previous month.

The evidence our service has received suggests that Miss B didn't suffer an adverse reaction until around 22 May 2023, which was when she was prescribed medication by a doctor she consulted with at that time. I think it's reasonable to infer that Miss B would have taken medical advice soon after the adverse reaction appeared. And, in the absence of any evidence to the contrary, I think time the skin irritation occurred on around 22 May 2023.

D&G asserts that, if the white vinegar had caused Miss B's skin reaction, this would have occurred very soon after the machine had been sprayed with this substance. I'm persuaded that's a plausible argument.

D&G also argues that any vinegar used would likely be washed away through use of the washing machine. Again, I'm satisfied this argument is plausible. And, as Miss B referred to using vinegar on several occasions and undertaking multiple wash cycles in April 2023, I'm not persuaded vinegar would have remained within the washing machine a month later when she reported an adverse skin reaction to D&G.

In the overall circumstances of this complaint, I think it's unlikely that the use of white vinegar to deodorise the washing machine over the previous month would be responsible for causing the adverse skin reaction Miss B reported to D&G in late May 2023. In the absence of medical evidence confirming that white vinegar caused the skin irritation Miss B complains of I haven't seen enough to safely uphold this complaint.

I understand that D&G offered to replace Miss B's washing machine because of the smell persisting. I think this was a reasonable step for it to take and it demonstrates that D&G took Miss B's concerns about the odour seriously. If it hadn't replaced the washing machine, I'd have asked D&G to consider doing so to address the persisting smell of the door seal. It also offered to pay Miss B £20 as a gesture of goodwill to reflect the trouble and upset caused by the smell. As D&G has taken the action I'd expect it to take to resolve the issue with the lingering odour, I'm not going to direct it to do anything further to settle this complaint.

I understand Miss B will be disappointed with this decision. I appreciate the reasons why she brought this complaint to our service. But for the reasons outlined, I can't uphold this complaint. This now brings to an end what we, in trying to resolve Miss B's dispute with D&G informally, can do for her. I'm sorry we can't help Miss B any further with this complaint.

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 Miss B to accept or reject my decision before 6 November 2023.

Julie Mitchell
Ombudsman