

## **The complaint**

Mr F is unhappy with the replacement dishwasher he's been provided by Domestic & General Insurance Plc (D&G) after making a claim under his appliance warranty.

## **What happened**

Mr F had an appliance warranty underwritten by D&G for his dishwasher. Following a claim for issues with the dishwasher, it was deemed unrepairable, and Mr F was sent a link to choose a replacement.

Around six weeks after receiving the replacement dishwasher, Mr F complained to D&G that the replacement model was inferior to his old dishwasher.

D&G didn't agree as Mr F had chosen the replacement, and it was of a similar specification. Mr F remained unhappy and approached this service.

One of our investigators looked into things but she didn't uphold the complaint. She said D&G had settled the claim fairly so she wouldn't be asking them to do any more.

Mr F didn't agree and asked for a final decision from an ombudsman.

## **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.

Whilst I appreciate it will come as a disappointment to Mr F, I've reached the same outcome as our investigator.

Following Mr F's dishwasher being deemed unrepairable, he was sent a link to pick a replacement. The dishwasher Mr F chose was delivered. Around six weeks later, Mr F complained to D&G that the dishwasher was inferior to his previous one.

I understand that it isn't the technical specification itself that Mr F is unhappy with, instead it's the build quality, capability and effectiveness at cleaning dishes in comparison to his last machine.

However, the policy terms outline that the replacement would be of similar specification. And I'm satisfied it is. Mr F chose this model himself as the replacement.

The build quality, capability and effectiveness are subjective, and only Mr F will be able to determine a direct comparison between how clean the dishes come out. But from my understanding, there aren't any diagnosed faults with the new model, and instead Mr F doesn't think it's as good quality, or as good at cleaning dishes.

Mr F says it is costing more in energy use due to having to repeat cycles, however I understand that the actual energy rating of the new appliance is better than previously. What

I would also say is that any different manufacturer model dishwasher will operate differently. It will likely have different manufacturer usage instructions, such as pre-washing, different processes for heavily soiled items, different washing cycles performing different functions, and some may require different cleaning products be used.

However, without there being any diagnosed faults with the machine, and as the policy provides cover for a model with a similar specification, which it is, I'm not persuaded D&G has acted unfairly by declining to do anything further and not providing a different replacement appliance to the one Mr F chose.

### **My final decision**

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 29 November 2023.

Callum Milne  
**Ombudsman**