

## **The complaint**

Miss W is unhappy with the service provided by Domestic & General Insurance Plc (D&G) on her home emergency policy.

## **What happened**

- Miss W called D&G on 12 December 2022 regarding a fault she had on her washing machine.
- On 20 December 2022, an engineer attended and checked the washing machine and Miss W says it wasn't checked properly. She said there were still problems with it, so she tried contacting D&G again.
- She made a complaint to D&G, and it responded on 31 January 2023. It apologised that the washing machine hadn't been repaired after the first engineer visit. The engineer report noted the repair that had been carried out on 20 December 2022 and the washing machine had been tested and was working correctly. However, D&G booked another appointment for 1 February 2023 and let Miss W know that this date could be changed online or by calling. D&G also refunded Miss W two months' premiums for the amount of £16.60 as a gesture of goodwill.
- Miss W brought her complaint to this service. Our investigator looked into it and didn't uphold the complaint. She thought D&G had acted fairly and reasonably in handling the claim and thought the goodwill offer of £16.60 was also fair.
- Miss W disagreed and asked for the complaint to be referred to an ombudsman. So, it's been passed 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.

The insurance industry regulator, the Financial Conduct Authority ('FCA'), has set out rules and guidance for insurers in the 'Insurance: Conduct of Business Sourcebook' ('ICOBS').

ICOBS says that insurers should act honestly, fairly and professionally in accordance with the best interests of their customers, and that they should handle claims promptly and fairly.

The key issue in dispute is that Miss W believes the service provided by D&G was poor and would like further compensation for the way the claim was handled. So, I'll consider this issue as the focus of my decision.

I can see Miss W reported the fault on her washing machine on 12 December 2022. An engineer was booked and sent to look at the fault on 20 December 2022. I can see from the notes that the engineer replaced several parts, and the job was marked as completed. The notes show that there was noise and leaking in the washing machine. A new tub was fitted

and the seal and dispenser were replaced. The machine was tested and was working correctly.

Miss W then contacted D&G on 27 January 2023, and she made a complaint which was logged on the same day. D&G tried contacting Miss W on 31 January 2023, but there was no answer. I can see a final response was issued by D&G on 31 January 2023 in which it provided a refund of two months' premiums as a gesture of goodwill. D&G also booked a further appointment for the engineer to come out on 2 February 2023 and Miss W was aware of this. Miss W wasn't in when the engineer visited, and no further repairs were carried out.

Having looked at everything that's happened, I don't think D&G has acted unfairly or unreasonably. The fault was reported on 12 December 2022 and an appointment was booked eight days later on 20 December 2022. As far as I can see, the repair was completed on the same day. There was no further contact from Miss W until 27 January 2023 – almost six weeks after the engineer had completed the repair. I would have expected Miss W to have contacted D&G much sooner than this had the repair not been correctly done. But there's no evidence that she contacted Miss W sooner than 27 January 2023.

When Miss W made a complaint, D&G did respond within a reasonable timescale and issued a final response. It also refunded two months of premiums to Miss W as a gesture of goodwill and booked a further appointment for the engineer to visit. I'm satisfied that D&G didn't cause any delays in responding to Miss W and it also acted fairly and reasonably in dealing with the claim. It provided a refund of premiums as a gesture of goodwill, and I think this is fair. Overall, I don't think D&G did anything wrong.

Taking everything into account, I'm not persuaded that D&G handled Miss W's claim unfairly or unreasonably. And, in the circumstances of the complaint, there's no evidence that D&G provided poor customer service. It follows that I don't require D&G to do anything further.

### **My final decision**

For the reasons given above, I don't uphold Miss W's complaint about Domestic & General Insurance Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 28 July 2023.

Nimisha Radia  
**Ombudsman**