

The complaint

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

What happened

Mrs P contacted D&G to send an engineer to repair her dishwasher. Due to multiple issues with the engineers visiting, D&G said it would replace the dishwasher. Mrs P chose a dishwasher from a link D&G sent her. The dishwasher was installed and used by Mrs P. She then contacted D&G and said it was an inferior product to her previous dishwasher and had a much lower energy rating.

When D&G replied to Mrs P's complaint, it said Mrs P had chosen the dishwasher and that it couldn't now be changed as it had been used. So, Mrs P complained to this service. Our investigator didn't uphold the complaint. He said D&G had acted fairly and had offered a reasonable replacement.

As Mrs P 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.

D&G offered a new dishwasher when there was an issue with its engineers visiting to repair Mrs P's dishwasher, which I think was reasonable. It sent Mrs P a link to some dishwashers so she could choose the dishwasher. Mrs P selected one of the dishwashers.

The dishwasher was then delivered, installed and used. Shortly after, Mrs P contacted D&G to complain, as she said the new dishwasher was of an inferior quality. D&G said it couldn't now change the dishwasher as it had been used. It also explained that the energy efficiency rating was lower because the rules around these had changed.

So, I've thought about this. D&G sent Mrs P a link to choose a new dishwasher and she chose one of them. I'm aware Mrs P has told this service, the size of the wording/information for each appliance was very small. But, I haven't seen anything to suggest she made D&G aware of this at the time or that D&G had any reason to think Mrs P wasn't happy with the appliance she selected.

After the dishwasher was installed and used, Mrs P told D&G she didn't think it was of a similar quality to her previous appliance. I think it's reasonable that D&G said the appliance now couldn't be changed. Mrs P selected the appliance and had the opportunity to decide if it met her criteria at that time. In addition, once the dishwasher was used, D&G was unable to return it to the manufacturer.

Mrs P was also concerned that her previous dishwasher had an A++ rating, but the new one had an F rating. The details of the appliance seemed to show the F rating. D&G also explained to Mrs P that the way appliances were rated had changed in 2021, which I understand was after she bought her previous dishwasher. As part of the changes to the ratings, it was expected that most appliances would have a lower rating than under the previous rating system. The rating was also based on different criteria, including updated minimum efficiency. In addition, appliances would now be rated on an A to G scale, with no ratings of A+, A++ or A+++. So, there was no possibility of Mrs P receiving a new appliance with an A++ rating.

Although Mrs P's new dishwasher had an F rating, I don't think this showed it was of a lower efficiency standard. The two appliances were being measured on different scales. If Mrs P was particularly concerned by the appliance rating, she also had the opportunity to consider this before she chose the replacement dishwasher.

So, based on everything I've seen, I think D&G acted reasonably when it offered a new dishwasher and by declining to change it after Mrs P had chosen it and then used it. As a result, I don't uphold this complaint 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 Mrs P to accept or reject my decision before 25 October 2023.

Louise O'Sullivan
Ombudsman