

The complaint

Mr K is unhappy that Domestic & General Insurance PLC (D&G) wouldn't repair his washing machine under his extended warranty policy.

What happened

In January 2022, Mr K bought a new washing machine. He also bought an extended warranty, which was underwritten by D&G. The warranty provided Mr K with accidental damage cover while the machine was still within the manufacturer's warranty period, and included repairs for mechanical and electrical faults when the manufacturer's warranty expired.

In early January 2023, Mr K's washing machine developed a fault. He contacted D&G and an appointment was made for an engineer to attend. However, the manufacturer, which I'll call H, cancelled the appointment. D&G said H cancelled because the claim was outside the manufacturer's warranty period and D&G should've arranged the repair.

Mr K complained to both H and D&G, but he said neither party would take responsibility for his claim. D&G sent its final response to Mr K in February 2023. It said the washing machine was still within the manufacturer's warranty when he made his claim, so D&G wasn't responsible for the repair. Nevertheless, as the manufacturer's warranty had expired when D&G wrote its final response, it said Mr K was eligible to claim for the repair under the extended warranty.

Mr K remained unhappy. He said the dates had been entered onto the system incorrectly which caused the belief that he was out of warranty. To resolve his complaint, Mr K wanted D&G to repair the machine, refund his annual premium, compensate him for lost work hours, and compensate him and his wife for the distress and inconvenience caused.

Our investigator didn't uphold Mr K's complaint. He said D&G had rejected the claim fairly because the machine was still within the manufacturer's warranty period.

Mr K responded to say his machine had since been fixed and the fault was a restriction in the fill hose. As it wasn't a mechanical or electrical fault, he said D&G should've repaired his machine.

The complaint was passed to me to decide.

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've decided not to uphold Mr K's complaint. I won't repeat the details here: instead, I'll focus on giving the reasons for my decision.

- The washing machine was still within the manufacturer's warranty period, so the cover D&G would've provided was for accidental damage only.
- Mr K reported that the machine beeped during the wash cycle, and he could only use one programme. It was reasonable for D&G to think the fault was an electrical or mechanical fault, so it declined cover because the repair was the manufacturer's responsibility. I'm satisfied that was in line with the policy terms and conditions.
- Mr K was unhappy that H wouldn't arrange a repair because it believed he was out of warranty meaning D&G was responsible. While I appreciate that would've been frustrating, I can't hold D&G responsible for H's actions.
- The repair completed was to remove a restriction in the fill hose. Mr K said H wouldn't have provided cover for that because it wasn't a mechanical or electrical fault. While that may be the case, until the matter was investigated, it would've been difficult for either H or D&G to know what the fault was. As I've said, I think it was fair that D&G believed the fault to be electrical or mechanical given Mr K's description of the fault and it was reasonable to direct Mr K back to the manufacturer.

In summary, I'm satisfied that the evidence shows D&G correctly directed Mr K back to the manufacturer to deal with his washing machine fault. Once he was out of warranty it offered to repair the machine, so I don't think D&G treated him unfairly.

Mr K complained that neither H nor D&G would correct the policy date. While he explained the date was incorrect, it doesn't change my view of the complaint. The date was set at the point of sale, so any concerns about the accuracy would need to be directed to the business which sold Mr K the machine. D&G determined from the date of purchase that the machine was still within the manufacturer's warranty when the fault developed, which is why it rejected Mr K's claim.

I've noted Mr K's request for the action he thinks is reasonable to put matters right. As the washing machine has now been fixed, and I've decided D&G wasn't at fault for the way it handled the claim, I see no reason to require D&G to make any compensation payments or refund any premiums.

My final decision

For the reasons I've given above, my final decision is that I don't uphold Mr K's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 9 August 2023.

Debra Vaughan

Ombudsman