

The complaint

Mr D is unhappy that Domestic & General Insurance PLC (D&G) didn't remove, or give him the option to remove, the packaging when it replaced his freezer.

What happened

Mr D had appliance insurance with D&G for his freezer. He claimed under the policy when his freezer broke. D&G deemed the freezer beyond repair and provided Mr D with a link to order a new appliance.

On selection of his new freezer, Mr D was given the option to select installation and/or recycling. He didn't select either option because he had disposed of the freezer and the installation required was simply to plug it in.

On the day of delivery, Mr D asked the supplier whether it would take the packaging away. The supplier said Mr D hadn't requested that and it was a chargeable service.

Mr D contacted D&G. It said he would've needed to select the installation service for the packaging to be taken away. Mr D said that wasn't clear when he was making his selection and he complained that D&G's ordering system was flawed.

D&G didn't uphold Mr D's complaint, so he brought his complaint to us.

Our investigator didn't think D&G had done anything wrong because it supplied the freezer in line with the terms of the policy, and Mr D hadn't selected any additional services.

Mr D didn't agree. He accepted that he hadn't selected additional services, but he explained that the system didn't make it clear that he'd need to.

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.

Although I realise Mr D will be disappointed, I've decided not to uphold his complaint for the reasons I've set out below.

- The policy terms and conditions state, "If your product is replaced, you will need to arrange the disposal of the replaced product... In all cases you will be responsible for installing the new product and paying related costs".
- Removal of the packaging was a related cost regardless of whether that was charged by the supplier or by D&G. Mr D didn't select or pay for that service so D&G isn't responsible for providing it.
- I understand Mr D is unhappy that he wasn't offered a specific option to remove the packaging. D&G explained it was included as part of the installation charge. I can understand that Mr D didn't want to pay for installation or recycling, but unless he selected those options, D&G would simply deliver the freezer. I don't think that's unreasonable in the circumstances because there wasn't any indication that D&G would do anything more than deliver the freezer.
- Mr D said he was inconvenienced by having to dispose of the packaging materials in his own bins. Under the policy, D&G was expected to replace the freezer, and that's what it did. If Mr D hoped for any additional services, he would've needed to request them.
- Mr D's overriding complaint is that D&G doesn't acknowledge the flaw in its system, which is that there isn't a separate chargeable service for packaging removal. As I've said, D&G includes it within its installation service. Although it may not have suited Mr D's preference, I can't say D&G did anything wrong by including it as part of the installation option.

In summary, I'm satisfied D&G provided the replacement freezer for Mr D in line with the terms and conditions of the policy. Therefore, I see no reason to ask D&G to do any more here.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 17 August 2023.

Debra Vaughan
Ombudsman