

## **The complaint**

Mr C complains about the service he received from Domestic & General Insurance Plc (D&G) following the breakdown of his washing machine.

## **What happened**

Mr C has had numerous appliance breakdown insurance policies with D&G, including separate policies covering various kitchen appliances, TV's and washing machines.

In August 2023 Mr C reported that his washing machine had broken down and a repair appointment was arranged. When D&G's engineer attended as scheduled, they were told Mr C was unavailable, and the appointment would be rearranged.

In September 2023 Mr C attempted to rearrange the appointment with D&G, but he was told that he needed to provide proof of purchase for the washing machine before D&G could move things forward. Mr C told D&G that he didn't have this, as the machine had been replaced by them under a previous claim. But D&G was unable to locate the machine Mr C had reported had broken down as being a replacement provided by them. Ultimately Mr C arranged repair with the manufacturer.

Mr C complained that he was left without a washing machine for 15 weeks due to D&G's handling of his claim, and he says it cost him to wash his clothes elsewhere. D&G refunded six months of premiums and paid £30 compensation for any delays that they had caused.

As Mr C remained unhappy, he approached the Financial Ombudsman Service.

One of our investigators looked into things but he didn't recommend D&G do anything further. He said the first repair visit couldn't go ahead as Mr C was unavailable, and then when he did contact D&G to rearrange this, the investigator didn't think D&G acted unfairly by asking for proof of purchase. The investigator also said D&G were unable to locate the appliance being replaced by them previously, based on the information Mr C gave them.

The investigator thought D&G had acted fairly by refunding six months of policy premiums and paying £30 compensation, so he didn't recommend they do anything further.

Mr C didn't agree so the case was passed to me for a final decision.

## **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, whilst I appreciate it'll come as a disappointment to Mr C, I've reached the same overall outcome as our investigator.

Mr C says D&G left him without a washing machine for around 15 weeks from when he first reported the breakdown, to when the machine was repaired by the manufacturer. However, whilst this might have been the overall claim duration, I don't think D&G is solely responsible for this. I'll explain why.

Firstly, Mr C reported the issue on 18 August 2023 and an appointment was arranged for 29 August 2023. But when the engineer attended as scheduled, they were told Mr C wasn't available and the appointment would be rearranged. It wasn't until 21 September 2023 that Mr C then contacted D&G to try to rearrange the appointment – nearly a month later. So, I can't hold D&G responsible for this period.

When trying to rearrange the appointment, the claim was placed on hold and Mr C was told he needed to provide proof of purchase for the washing machine he was claiming for. D&G says they emailed Mr C about this on 22 September 2023, and it wasn't until 12 October 2023 that Mr C then contacted D&G about this. So, whilst there were periods of time from first making the claim to this point, I can't hold D&G responsible for those.

I understand from D&G that under the various policies Mr C has had with them, he has made more than 31 claims since 2020 (and he held policies and claimed prior to then too). In the last three years, this has included 20 repairs and 11 replacement appliances.

For a claim being made, D&G said they require proof of purchase for the appliance. I don't think D&G acted unfairly in principle by asking for proof of purchase to enable them to consider Mr C's claim further. However, Mr C said the machine he was claiming for was a machine that had been replaced by D&G, so he said he couldn't provide proof of purchase on this basis. But D&G said they weren't able to locate the machine as a replacement they'd provided in a previous claim.

I've listened to calls between Mr C and D&G. During these, D&G were unable to locate the machine being claimed for as being replaced by them under any of Mr C's policies with any of the dates or plan numbers he gave them. D&G has said Mr C has had more than 18 washing machine policies with them, and they were unable to locate that machine as being a replacement under any of the other active or cancelled policies either. I don't think D&G acted unfairly here as they were unable to locate the machine as being replaced by them previously based on the information Mr C gave them.

Ultimately Mr C arranged for repair with the manufacturer in early December 2023.

For any delays caused by D&G, they have given Mr C a refund of six months of policy premiums and £30 compensation. I recognise Mr C wants D&G to pay him significantly more than this, as he says it cost him to wash his clothes elsewhere over a 15-week period, but I won't be directing D&G to pay this.

Whilst I appreciate it took from the claim being made in August 2023 to a repair being completed by the manufacturer in December 2023, I don't think D&G is solely responsible for this timescale. As mentioned above, some of the lengthy time gaps were when D&G was awaiting contact or information from Mr C, and D&G were also unable to locate the appliance as being replaced by them based on the information Mr C gave them at the time. And as I said, I don't think D&G acted unfairly initially by asking for proof of purchase.

With this in mind, I'm satisfied £30 compensation and refunding six months of premiums is fair and reasonable in the circumstances, so I won't be directing D&G to do anything beyond this.

### **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 C to accept or reject my decision before 4 June 2024.

Callum Milne  
**Ombudsman**