

## **The complaint**

Mr J complains that Covea Insurance plc (Covea) have discriminated against him when trying to obtain a car insurance quote.

Reference to Covea includes its agents/representatives.

## **What happened**

The background of this complaint is well known to both parties. So, I'll summarise the key points I've focused on within my decision.

- Mr J tried to get a car insurance quote via Covea's appointed representative.
- Mr J made Covea aware that he needed a quote in letter format and couldn't receive it via email due to his medical conditions.
- Covea couldn't generate a quote it explained its communications are issued via an automated system and to maintain communication it would need an email address.
- Mr J had to spend time getting a policy elsewhere and he's unhappy that Covea didn't acknowledge how it could improve its service.
- Our investigator upheld the complaint and recommended Covea compensate Mr J £150 for the inconvenience caused.
- Covea disagreed with the investigator's view, saying that it couldn't generate a quote without an email address, it offered to put a friend or family email address of Mr J's into the system to generate the quote and said it could then send documents by post, as all emails are backed up with a letter in the post.
- As Covea didn't accept the outcome the complaint has been passed to me, an Ombudsman, to make 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.

It's not our service's role to instruct Covea to change their process or get a new system. However, if their current set up doesn't work for someone who requires a reasonable adjustment, then we can consider the impact of Covea not being able to help Mr J.

Not having, or wanting to, use an email address isn't an unusual situation for some people. I don't think it's unreasonable to expect Covea to have a process in place or an alternative system, or way of generating, a quote in these instances. I appreciate Covea has said it's an online- based company but given that it provides letters, emails, and phone-calls it is clearly capable of different forms of communication.

On the relevant car insurance website, it doesn't show what accessibility provisions Covea have in place. If a potential customer wants a new quote, they can either do this online or call Covea. It doesn't mention that an email address is needed to generate a quote.

I understand Covea can put in place processes to help people who need reasonable adjustments when they become a customer. But I don't think it's unreasonable for potential customers to expect that a reasonable adjustment could be made to obtain a quote when the website directs them to use their online service or call them.

I understand it offered to put a family member or friends email address into the system to generate the quote, but I can understand why Mr J may not have wanted his data being shared with others.

I've considered the impact to Mr J in the circumstances of this complaint, and I recognise that he's been inconvenienced and feels that he's been discriminated against. As I feel Covea could've done more to help Mr J, I agree with our investigator that a compensation amount of £150 should be awarded.

### **Putting things right**

I direct Covea Insurance plc to:

Pay Mr J £150 compensation for the distress and inconvenience caused. Covea must pay the compensation within 28 days of the date on which we tell it Mr J accepts my final decision. If it pays later than this, it must also pay interest on the compensation from the date of my final decision to the date of payment at 8% a year simple.

### **My final decision**

For the reasons given above I uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 25 October 2023.

Angela Casey  
**Ombudsman**