

## **The complaint**

Miss O complains about the way an employee of Mercedes-Benz Insurance Services UK Limited (Mercedes) spoke to her when she asked for a motor insurance quote. References to Mercedes include other individuals and organisations acting on its behalf.

## **What happened**

Miss O spoke to an employee of Mercedes by phone to get a quote for insurance cover for her car. The agent said the cost of the cover would be £2,500 and that probably wouldn't be feasible for Miss O.

Miss O wasn't happy about this and complained to Mercedes. She said that she had felt humiliated and discriminated against by the comment. Mercedes said it didn't agree with Miss O in her interpretation of the statement as being discriminatory, rather that the agent had been seeking to obtain appropriate cover for her and improve the price of the policy. Mercedes said it didn't agree with Miss O that it was a comment on her ability to pay. However Mercedes accepted that the call didn't meet its expected standard of service, and said the agent had been required to undertake further training. Mercedes apologised that offence was caused by the comment, and offered Miss O £750 for the offence and upset caused.

Miss O wasn't happy with Mercedes' response and complained to this service. Our investigator didn't uphold her complaint. She agreed that the service Miss O received was poor. She didn't think the comment was intended to be malicious, but it was unnecessary and she understood why Miss O would feel upset. But she thought the offer of £750 was fair and reasonable to recognise the error made.

Miss O wasn't happy with what the investigator said and so her complaint has been passed to me. Miss O wants Mercedes to pay her £7,500 compensation in recognition of the injury to her feelings, the humiliation she felt, the impact on her mental wellbeing, her loss of interest in driving her very expensive vehicle and being socially secluded.

## **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.

I don't uphold Miss O's complaint. I'll explain why.

I have listened to the call where the agent said that £2,500 for the cover wouldn't be feasible. In her complaint to this service Miss O acknowledges that when she challenged the agent about his comment, he said that there were obviously cheaper deals she could get out there. I think it was entirely reasonable for the agent to tell Miss O that she could get cheaper cover than the quote he had given her. So although I think the agent's initial comment was a poor choice of words, I can't say that it was a comment on Miss O's ability to pay or discriminatory in any way.

Mercedes has apologised, retrained the member of staff and offered Miss O compensation of £750 for the offence and upset caused. On balance I think this is a fair and reasonable resolution to her complaint.

### **My final decision**

For the reasons given above I don't uphold Miss O's complaint, so I won't be asking Mercedes-Benz Insurance Services UK Limited to do anything.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O to accept or reject my decision before 18 August 2023.

Sarah Baalham  
**Ombudsman**