

---

# carpenters group

Vulnerable Clients Policy

---

## Our Policy

Carpenters Group are committed to providing clients with excellent customer service and meeting expectations by achieving the outcome that is right for them. This Policy is concerned specifically with clients who require additional assistance or adjustments due to vulnerability.

### Background

The term vulnerability covers a wide number of topics and may be short or long term. We are all familiar with impairments such as deafness, shortsightedness and dyslexia however we need to consider a much broader range of vulnerabilities such as the more complex areas of mental health.

We also need to consider that under COVID-19 many more people may be vulnerable, whether from financial pressures or loneliness affecting their health.

### Accessibility

As a firm we like to ensure that our service and advice is accessible to all regardless of any vulnerability and as such are able to tailor our service to various needs. As noted below we have processes in place to accommodate clients who may be blind or hard of hearing and ensure our staff are aware of services such as Type Talk which involve interaction with third parties.

In some cases it is a simple case of contacting someone via email only, or sending correspondence using a larger font including on our Myclaim portal which makes accessing your claim really easy.

Access requirements are also important in the context of a Personal Injury claim. If this applies to you we would ask you to speak with your case handler especially if we have asked you to attend a medical appointment or treatment.

### Responsibilities

All employees have a responsibility to behave in a way that puts the interests of the client first. We embed a compliant culture from induction, through to training, awareness and monitoring and this is part of our everyday business.

### Procedures

As part of our commitment to treat all clients fairly and to minimise any risk to the firm, we have procedures in place from the initial notification call stage so that if we feel a client may not fully understand what they are instructing us to do, we can offer **reasonable** options to accommodate their needs.

Our approach is that all clients are potentially vulnerable as a result of making a claim. It is foreign territory to most clients and due care and assistance needs to be given. On top of this, when we are made aware of or have reason to believe a client has a vulnerable characteristic we log this on our system as per our procedure and make note of any reasonable adjustments which can be made.

This procedure is as follows:

- Employees are trained by way of test calls and coaching on how to identify potentially vulnerable customers;
- If they are unable to continue due to any impairment, we will offer to accommodate their reasonable needs;
- If a call is identified, they will be referred to a supervisor or manager of the team;
- If necessary, a manager will assess and liaise with the insurer;
- Case notes are updated as to any action taken.

**In all cases where a vulnerability is identified, this is noted on the case file so the information is available to anyone who may be assisting with the claim.**

Upon identifying a vulnerable customer we will:

- Make sure to listen carefully to what the customer is saying;
- Limit information to short bites to avoid overloading information;
- If communication is difficult, we will ask whether there is anything we can do differently to help;
- Avoid asking clients to multitask or ask too many questions at one time;
- Give clients time to think and digest information being asked or given. Allow them time and silence and listen carefully to what they say;
- Work with the customer to arrive at decisions and actions;
- Respect the customer and empathise with how they may be feeling;
- Do not ask them if they have anyone who can speak on their behalf and never speak to them like they are a child – show respect and patience.

Most of the time adjustments will be made on a case-by-case basis; we cannot use a broad brush approach and do not feel it would be in clients' best interests to do so. We have listed below some common adjustments which can be made however we feel the best system is to discuss and work with clients on a personal level to see what suits their needs best.

## **Examples**

### **Poor eyesight or Blindness**

For partially blind or blind customers documents can be ordered in Braille, Large Print or Audio CD. We can also in less severe circumstances send correspondence in larger or bold type.

### **Deaf, Hard of Hearing or Speech Impaired**

We are happy to be led by the client regarding their preferred method of communication. Some clients may prefer to communicate via letter or email which we can clearly note on files, or alternatively our staff can liaise with agents via the usual Type Talk platforms.

### **Language barriers**

We know that English may not be a client's first language and are able to tailor our service to suit various levels of understanding. We have a hub of several foreign speakers in-house which we can refer to if necessary or if this is not possible we are able to speak, with your consent, to an authorised party. We may also instruct Translation or Interpretation Services in certain circumstances.