



Dear Representatives,

here's the latest update from FSCS on what you need to know.

Pension Application Form changes for all pension claims

In our [July Newsletter](#), we said we'd update you on the further developments as we work on improving our Pensions Application Form.

On **Tuesday 7th September** the changes to the pension application forms will apply to **all** pension claims.

All pension forms started on and after this date will use the new pension form, any in progress at this point will remain as the old forms.

Inactive letters change in process

We've listened to your feedback and we know that inactive letters can be a cause

for concern for customers who don't realise their claims are on hold and once the required information is received the claim will be reopened.

Therefore, from the **1st September** a copy of the warning inactive letters (we send to you) will no longer also be sent to the customer. So you'll need to update the customer accordingly once you receive the inactive letter.

Original certificates now required

While in lockdown and to help customers we allowed copies of certificates, such as marriage, birth or death to be provided instead of providing originals.

We have now changed this back to the normal process that went live on 19th July. Therefore, originals of these documents are now required again.

We're sorry that we didn't let you know in advance of this change. We aim to make sure that you are notified well in advance of changes like this, and will make sure we do this going forward.

Care/Priority customers

As we continue to improve the online claim service, an area that we wanted to focus on was the customers' details when they are experiencing a challenging and difficult time in their personal life.

Therefore, we are adding in the below questions to application forms from the **13th September**.

What else should we know about the claimant/s?

Would you like to tell us something more about the claimant/s? ⓘ

It might be about their personal circumstances or different communication needs that will help us in dealing with their claim

Yes No

Personal background details or different communication needs

We may contact you to discuss these

Provide as much detail as you can. By sharing this information with us, you give us permission to record it, but you can always ask us to remove it later. Everything you tell us is confidential, and we won't share it with anyone outside FSCS.

CANCEL APPLICATION **SAVE & COMPLETE LATER** **CONTINUE**

What else should we know about the claimant/s?

Would you like to tell us something more about the claimant/s? ⓘ

It might be about their personal circumstances or **it could be difficulties they're experiencing such as health issues, financial concerns, a major life event, or anything that will improve the way we communicate with them.** help us in dealing with their claim

Yes No

Personal background details or different communication needs

We may contact you to discuss these

Provide as much detail as you can. By sharing this information with us, you give us permission to record it, but you can always ask us to remove it later. Everything you tell us is confidential, and we won't share it with anyone outside FSCS.

CANCEL APPLICATION **SAVE & COMPLETE LATER** **CONTINUE**

It's important you provide full details of the customer's circumstances when you select "yes" in this section. Without clear detail, we can't make any adjustments to how we look at their claim – having to contact you for more information will only slow the claim down for the customer.

It is also vital to note you shouldn't need to answer this section for every customer - it's only when there is something that we should know about that customer, as confirmed in the information box above. For example, health issues, financial concerns, communication needs or a major life event.

Reassignment of rights requests

When a customer agrees to a claim being processed by FSCS and compensation is paid for that claim, the customer agrees to the rights against that firm, and any other which caused them loss, to be transferred to the FSCS. This allows the FSCS to 'stand in the shoes' of the customer and try to recoup some or all the costs for compensation.

This means that the rights to claim for losses are assigned to FSCS. If the customer decided to approach another firm for compensation, they will need to first ask FSCS for their rights to be reassigned back. FSCS will reassign the customer's rights back to them on request if we decide not to pursue any recovery.

If a representative wants to make a request to FSCS on behalf of a customer, for the rights to be reassigned, we will require a valid letter of authority that gives permission to the representative to make this request and which is less than 12 months old. When the letter of authority is older than 12 months or the existing letter of authority does not contain appropriate wording, we have put together a simplified authorisation letter for represented customers to complete. You can find a copy of this letter [here](#).

We will also require [this](#) spreadsheet, which we have designed for this process, to be completed. All reassignment requests must include the full legal names and regulator reference numbers of any parties that the customer is planning to make a claim against.

If representatives want to make a request for rights to be reassign, please email Jonathan Burgess in our recoveries team (Jonathan.Burgess@fscs.org.uk) attaching the letter/s of authority and the spreadsheet.

Customer survey

As part of our research to improve our service, we'll be sending out a survey to some of our customers who chose to be represented on their claim. This will be sent to customers whose claims have been completed recently.

We'd like to hear more about their experience of making a claim, including the reasons they chose to use a representative, how they found out about the process and their awareness of FSCS' role.

Customer details on the application form

We have had feedback from the operational teams that some representatives are still adding their own telephone numbers and email addresses to the customers' section of the application form.

It's important to add the customer details on to the application form in case we may need to contact them for some reason throughout the claim journey.

Many thanks

The Representative Team

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