



## 17 April 2020 update

Welcome to our first newsletter of the new financial year!

### **Relationship Partner contacts**

Katherine Rose has been your key point of contact for FSCS. However, Katherine has been given an opportunity to work in our Stakeholder Team on a secondment. Therefore, Holly MacGregor will be replacing Katherine as your key contact in this interim. We also have gained a Relationship Manager, Adam Farley who will be primarily responsible for the relationships and management of CMCs.

### **Correct contact channels**

A reminder that all escalated representative relationship queries should be sent to the following mailbox: [rep@fscs.org.uk](mailto:rep@fscs.org.uk). This is so that we can manage and track all incoming queries to the team.

Please also refer to the [Online Claim Service](#) for all of your claim updates, status definitions, copies of key documentation like information requests and decision letters, and more in the first instance.

We'd also like to remind you that claim enquiries should be sent via the usual channels first before being escalated. You can find more details on our [Contact us](#) web page.

If you're unhappy with FSCS or your claim decision, please follow our guidance for your specific query [here](#).

### **Pre-claim submission**

We are still seeing a large volume of claims submitted, where the information contained in the application form and the evidence supplied are below the standard we expect. In order to be able to progress a claim from the application stage to the assessment stage we require the application form and mandatory documents to be complete. This will also ensure the claim gets progressed as quickly as possible, avoiding any unnecessary delays.

We cannot process a claim:

- Without the mandatory documents.
- Without the questions on the application form being completed.

We cannot process PPI claims

- If it is not yet known if PPI was present on the product - we can't find this out.
- Specifically in relation to PPI, if it is not known who the lender is - we can't find this out.

### **Letter of Authority (LOA) requirements**

As you are aware, invalid LOAs delay the completion of claims. We still receive many of these; therefore, please adhere to the following when providing a LOA so that the claim is not unnecessarily delayed.

If you are a CMC, a valid LOA will be:

- Signed and dated by the customer (within the last 12 months).
- On the firm's headed paper.
- Showing you are regulated by the FCA

If you are a solicitor, a valid LOA will be:

- Signed and dated by the customer.
- On the firm's letterhead.
- Showing you are regulated by the SRA (this is not required for Scottish Solicitors).

### **Online claim service improvements**

Referring to our previous newsletter on the 19th November 2019 which highlighted the issues we were experiencing with the function that allows viewing and downloading correspondence possible, we are pleased to say that this has now been rectified. These improvements allow a more self-sufficient service when you require updates on your claims, including an additional document type that is now available to you. We will continue to make improvements so do watch this space. As a reminder, you can view and download documents via the 'Claim documents and correspondence history' option below:

**fscs** Financial Services Compensation Scheme

My Claims User Administration My Account Help

**PB22-K4LW**

**1 Stop Financial Services**

**Product:** Whole of Life Insurance  
**Advice date:** 03/01/2018  
**Policy date:** 01/02/2019

**Reason:**  
I could not claim on the policy

Claim overview Policy information Advice given General information Payment details Supporting documents Claim summary

**Claims summary**

Print or download a copy of your claim summary as a PDF

**Claim overview** VIEW

**Firm**  
1 Stop Financial Services

**Product**  
Whole of Life Insurance

**Advice date**  
03/01/2018

**Policy date**  
01/02/2019

**Reason for claim**  
I could not claim on the policy

**Claimant details - Mr John Simms**

**Is this Claimant deceased?**  
No

**Name**  
Mr John Simms

**Address**  
The Business Travel Partnership Ltd  
32 Southwark Bridge Road  
LONDON  
United Kingdom  
SE1 9EU

**Date of birth**  
03/02/2019

**Marital status**  
Single

**Main contact number**  
432432432

INDIVIDUAL RIGHTS

**Policy information** VIEW

**Advice given** VIEW

**General information** VIEW

**Payment details** VIEW

**Supporting documents** ADD

**Claim documents and correspondence history** ➔

PREVIOUS CONTINUE

We do not expect to or intend to provide claim updates over the phone via our contact team or claims handlers, unless there is a very specific reason provided.

### FSCS Terms of Engagement

The FSCS is always looking to improve the service of which we operate through with our CMCs and Solicitors, which by default will help our end customers.

We aim to build and maintain the trust of everyone we work with through rigorously independent decisions, efficient operations, resilience in tackling financial failures and always putting our customers first.

To ensure we maximize our working relationships with customers' representatives, we've set out our expectations for how they should interact with us, and how we will communicate with them. This has all been designed around the best interests of the customer.

Please note that from early next week, you will be asked to read and accept the Terms of Engagement and an updated privacy notice, upon the first login to the Online Claim Service. This will occur for each user associated to your company. Please find the Terms of Engagement [here](#).

### **COVID-19 Operational update**

Due to the circumstances caused by COVID-19 and government advice, we have been working hard over the last few weeks to ensure our staff are set up to work from home. We now have the vast majority of staff working from home, with only some specific functions still attending the office, and then only on specific occasions. We expect to deliver delivering our business as usual service over the duration of this pandemic. If we are unable to, for any reason, we will update you via our website and online claims portal.

### **Change to requirements for Certificates**

As you are aware, our normal requirements for certificates are that they have to be an original copy due to copyright law. However, due to the current challenges we are all facing, and the impact this has on our customers being able to post these to us, we have relaxed our requirements on this and will be accepting scanned copies of these documents during this time.

We will revert to the requirement for original certificates to be sent in once other restrictions have been lifted.

Best regards,

The FSCS team

Financial Services Compensation Scheme

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