



Dear Representatives,

Here's the latest update from FSCS detailing what you need to know.

## Christmas opening hours

We will continue to deliver our service as normal over the festive period.

### **Our opening times are:**

24 December – we will have a slightly reduced service, but our contact centre will remain open from 9am to 1pm.

27 & 28 December – Closed

29 & 30 December – Open and working normal hours (9am to 5pm)

31 December - Closed from 1pm

3 January – Closed

4 January – Normal working hours (9am to 5pm)

## Making appeals on claims in bulk

Sometimes, professional representatives can have very similar reasons for appeal, which affects multiple claims. Often, a simple conversation with one of our subject matter experts helps resolve an issue that is affecting these claims.

However, when this doesn't resolve the issue, we will typically try to find a more

efficient way of addressing these appeals. This will generally involve considering a sample of these claims rather than *all* the appeals, allowing the representative an opportunity to consider our approach, and a chance to weigh up whether a further review is required on the rest of the appeals.

Our approach helps representatives apply knowledge from past decisions and also best manage customers' expectations.

If you would like to make a bulk appeal, please email the representative mailbox ([rep@fscs.org.uk](mailto:rep@fscs.org.uk)) with the following information:

- Explanation on why you wish to make a bulk appeal.
- Full list of all the claim references you wish to appeal in bulk (detailing the reason why you wish to appeal these claims).
- A list of the sample claims you would like FSCS to consider (include the appeal reasons for each of these claims).

Once we have this information, we will be in touch to decide the next steps.

## How long will my client's claim take

While every claim is unique and we cannot predict exactly how long it will be before we issue a decision, our [website](#) will provide you with an estimate of how long it is currently taking to assess claims.

This data is updated regularly, so it should give you a good idea of how long it is likely to take before we issue our decision on a claim.

Before contacting us for an update on a claim, please check the timescale section of our website as well as the Online Claims Service.

## New representative reference field to be added to the application form

We have listened to feedback and are adding a field that you can add your own customer's reference when completing their application form.

Once entered this will pull through so that it will be seen on the claim and also automatically transfer on to any claim correspondence that we send to you.

This will go live and can be used from Tuesday 23<sup>rd</sup> November.

## DocuSign reminder

At the end of completing our online application form, the claim summary needs to be sent to the customer to sign. This gives FSCS the right to investigate the claim and issue compensation.

We've seen instances of some individuals at a CMC or law firm, sending the claim summary to their work email address. **In no circumstances should a claim summary be sent to an agent's own email address.** This should be sent to the customer only.

We have also come across some examples of representatives using their own digital signature application (including DocuSign) on the claim summary. While we accept this on the letters of authority, customers are required to sign our application following our process with DocuSign.

We are monitoring this, alongside repeated instances of DocuSign expiring, and will be in touch with representatives who continue to use DocuSign incorrectly.

Many thanks,

The Representative Team

Financial Services Compensation Scheme

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