



Dear Representatives,

We hope you have had great start to 2022! We're looking forward to working with you again this year.

Please see below the latest updates from FSCS on what you need to know.

Providing the information we require to assess a claim

We have seen quite a few examples in recent months of representatives sending us full Data Subject Access Request (DSAR) files from information providers in response to a specific document/information request we have made. DSAR files tend to be very lengthy documents, which contain a lot of information we don't need to assess the claim. We sometimes find even after the claim handler has read the full DSAR that the information requested wasn't included in the file.

Representatives should present information in a way that best supports the customer's claim and only provide information that is relevant to the claim. This will help our claims handlers identify the right information needed for the claim and reduce the amount of unnecessary data being shared. In the event that a representative considers that the full DSAR file might be of use when assessing the claim, please indicate where the requested information can be found in the DSAR.

Omitting mandatory information when submitting claims

When submitting a claim via the Online Claim Service (OCS) it's important that all relevant sections of the claim application form are completed and the mandatory documents outlined in the OCS are uploaded before the claim is submitted. We have noticed some representatives are:

- referring to attachments on the claim application form which are not being uploaded,
- attaching incomplete documents with missing pages, and/or
- saying they will provide a key document at a later date.

Before submitting a claim, we expect professional representatives to have a complete file prepared to upload – with all the mandatory information. If information is outstanding, we would encourage the representative to wait until it has been provided before starting the claim application, being mindful of any applicable time limits.

Adding your representative reference when submitting a claim

Please remember to add your representative reference for your customer into the appropriate field when submitting a customer's claim.

This will ensure that it appears on all claim correspondence that we send to you throughout the claim journey, helping you identify your customer easily.

New improvement to the claim summary on the application form

You may have already seen that your representative name will now appear on the claim summary, so when it is sent to customers to be signed, they will be able to see your representative name showing as representing them on the claim.

We hope this small change will help the customers recognise their claim and improve their confidence in the process.

Upcoming development to the Online Claims Service

We are pleased to make you aware that we are currently developing an IT Status page that will be visible once you have logged in to your account on the online claim service.

The page is designed to keep you up to date with any large IT issues that are affecting our service. This page will show you at a glance that we are already aware of the IT issue and our IT department are investigating this.

We will keep you updated as this development progresses.

Many thanks,

The Representative Team

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