



Dear representatives,

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

Regards,

FSCS Team

Data Gathering Letters to Third Parties

From July 2021, we'll no longer be sending professional representatives copies of data gathering letters we've sent to third parties. This change will reduce the amount of additional outgoing correspondence from FSCS and for representatives to process. These letters will still be available to view on our online claim service, so that you can see the latest activity on your customer's claim.

Data gathering letters requesting information from a representative will still be sent as normal.

Bulk Update Requests

We understand that sometimes you may need to contact us about a claim for further clarification, you have a specific query, or the customer may have some personal circumstances that we need to support. Please do get in touch in these scenarios so that we can work together to provide the customer with the best

possible claim journey.

Unfortunately, we've recently received high volumes of routine or bulk requests for updates from some representatives. Responding to these requests takes our claims handlers away from issuing decisions – which puts additional strain on our service levels.

The FSCS online claims service provides oversight for representatives on the progress of their claims – so we don't expect these types of routine or mass requests for updates. To help manage expectations, we also provide live information on how long claim decisions are likely to take. This can be found on our website under 'How long will my claim take?'

Customer Care

It's important that professional representatives make us aware of their customers' care needs at the earliest possible opportunity – ideally as part of the initial application. This will help us identify how we can adapt our service or prioritise individual claims e.g. 'immediate financial difficulty – due to default on mortgage on x date'. You may even wish to suggest how we might be able to support the customer e.g. 'decision written in simple English as it's not the customer's first language'.

Naturally we can't prioritise every claim, so it's important that these processes are used responsibly, and that the information provided is accurate. Many customers have been impacted financially as a result of Covid related restrictions, so we'd ask that you only request claim prioritisation if a customer is experiencing significant financial hardship and will be impacted by the time it takes us to review their claim.

We're looking into our customer care processes at the moment and taking some steps to make improvements. If you have any ideas or feedback on how you think this could be improved, please do share this with us via the Rep mailbox.

Financial Services Compensation Scheme

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