



Changes to our application process

Our Online Claim Service has been up and running for a few years now, and we've continuously reviewed and updated it to make sure that it meets our customers' needs. It's also important that we ensure that it's used correctly and incomplete applications aren't left open indefinitely.

Over time, the volume of applications started, but not yet completed, has built up. So, we're making some changes to the Online Claim Service to automatically close applications that haven't been submitted **after 90 days**.

We expect to make this change in **July**, but we'll confirm the exact implementation date several weeks' before so you'll still have time to prepare.

How should the online claim service be used?

We expect all professional representatives to **gather the relevant information for a claim before starting an application**. This should mean that completing the forms, attaching the supporting documents and sending off for the customer's e-signature, can all be done relatively quickly.

Professional representatives should also be keeping their started applications under constant review and closing those that customers no longer wish to pursue.

Will you be sending reminders?

Yes. We already send reminders on day 10 and 20 on claims (if an application has been started but hasn't yet been submitted). We'll begin sending additional reminders on day 65 and 80. You'll then receive an email confirming closure on day 91 if the claim hasn't been submitted.

We hope that this will help you reach out to and support those customers that may need some extra help with their application.

What if an application isn't submitted after 90 days?

If an application isn't submitted after 90 days, then it will automatically be closed on the online claim service.

If you want to reopen a closed application, for example, where the customer has now found their supporting documentation, you'll need to get in touch with our contact centre. They'll be able to reopen the application for you so that it can be submitted.

We expect this to be the exception, rather than the rule – and we'll be monitoring representatives that routinely do this. Routinely requesting claims to be reopened will suggest that the online claim service isn't being used correctly.

We also don't expect to see basic information provided after the claim has been submitted, as this suggests that the application wasn't completed properly in the first instance. Professional representatives should be able to provide all, or the majority of, the required information from the outset.

What do I need to do now?

All professional representatives should review their unfinished applications that they have on the online claim service with a view to either:

- a - Closing these down, or
- b - Submitting them with the relevant supporting documentation as soon as possible.

You should aim to **reconcile** these claims **before** we make these changes that are anticipated in July.

Professional representatives should also review their current processes, to ensure they follow the guidance that has been provided in this update.

Once these changes has been implemented, we intend to publish an updated copy of this guidance on our website.

Best regards,

The FSCS team

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