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fscs

Dear Representatives,

Updated claims process and the 'Evidence required' stage

We've recently updated our claims handling process to provide customers and representatives with a smoother experience and fewer interruptions when we're actively reviewing a claim. A dedicated pre-assessment team is now in place, working to prepare each claim for assessment.

This new pre-assessment team will work with you to gather all necessary information and evidence. Once this has been completed, the claim will remain in the 'Evidence required' stage until a claims handler has reviewed and validated what has been submitted. At this point, the claim's status will move to 'Claim in progress'.

These additional steps mean that when a claim moves to assessment, it's immediately ready for a handler to review. This should help to reduce delays and limit requests for further information later in the claims journey.

Evidence requirements for applications

Please remember that applications should only be submitted to FSCS once sufficient steps have been taken to investigate and substantiate the existence and merits of each element of a potential claim. All relevant supporting evidence should be submitted at the point of application.

Blank documents should not be uploaded in place of actual evidence. This creates additional work and causes unnecessary delays for customers.

You'll find information about the evidence we need on our website. For claims about pensions or investments, you can help us work as efficiently as possible by submitting an up-to-date transaction history and valuation at the point of application. These products have the longest claim journey time to reach a decision, so we ask that customers and representatives support FSCS by providing as much evidence as possible.

Supporting your application

Representatives will be aware that investigations into firms can take some time. To support FSCS with these investigations, we'd appreciate you providing the following as part of an application:

- Any linked claim references and firm names, i.e. IFA name, DFM names, SIPP operator, etc.
- Any FSCS claim references that documents have previously been submitted against. We often see comments such as "see IFA claim" with no firm name or claim reference listed. Providing us with more detailed information would be greatly appreciated.
- All policy numbers, associated sub-account policy numbers and portfolio numbers where possible, and/or documents confirming these.
- For SIPP operator claims, customers must have either first submitted a claim against the 'live' IFA/DFM firm, or complained to the Financial Ombudsman Service. Copies of this claim, including any claim references, should be provided as part of the submission to FSCS. Where the IFA/DFM firm has failed, customers must have submitted a claim to FSCS against that firm first. Failure to do this will delay the processing of any subsequent claim.

Complaints and appeals

We'd like to remind representatives of a few steps that help us process complaints and appeals smoothly, without unnecessary delays.

We ask that you get in touch before submitting large volumes of complaints or appeals. These could be complaints or appeals of a similar nature, or about claims against the same firm.

This early notice allows us to plan ahead and allocate resources, which will keep things moving efficiently.

Here's how you can help:

- **Submitting bulk complaints or appeals?** Please contact us first at relationshipteam@fscs.org.uk and cc appeals@fscs.org.uk or complaints@fscs.org.uk
- **Sending individual appeals?** Use appeals@fscs.org.uk
- **Sending individual complaints?** Use complaints@fscs.org.uk

If your appeal or complaint covers multiple claims, we recommend sending a single letter that includes:

- a clearly identified lead claim;
- an outline of the scope and volume; and
- all relevant claim details.

We may use a sample-based approach for complaints or appeals that follow a similar pattern. This helps us assess recurring issues as quickly as possible and means we can provide clearer feedback, making future submissions easier to tailor.

If you're raising multiple complaints or appeals about the same issue, it's best to send them to us all together. Submitting them individually can slow things down and may lead to delays.

If you have any questions, feel free to reach out using the email addresses above. Thanks for helping us keep the process efficient and transparent.

Regards,

The Relationship Management Team

Financial Services Compensation Scheme

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