



Welcome to the September FSCS newsletter. I hope this finds you well.

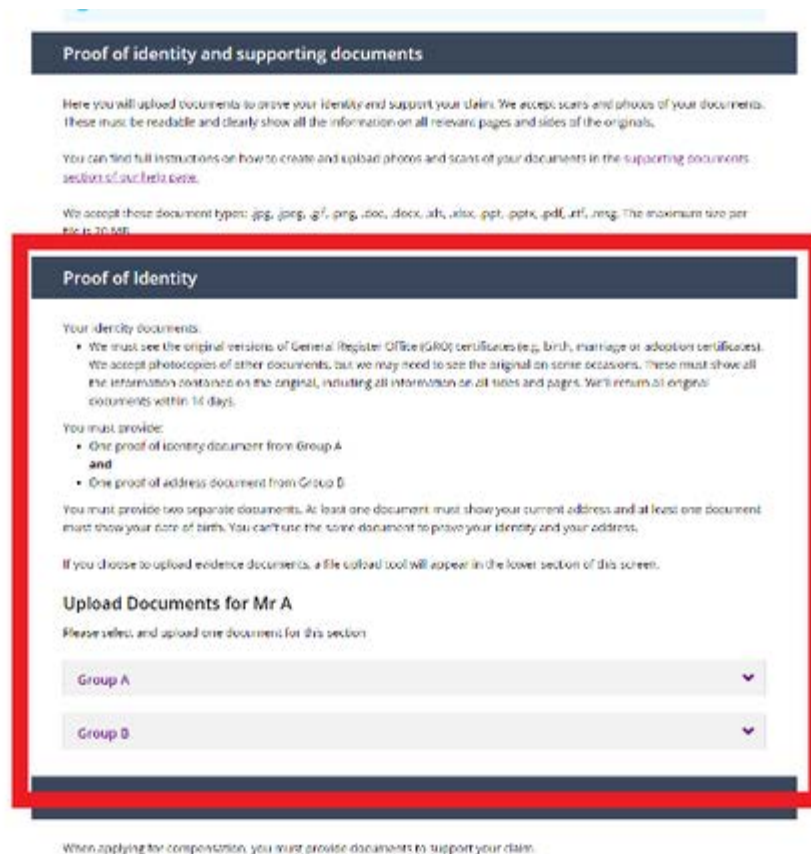
We've included some updates to be aware of. Please share with your colleagues accordingly.



ID&V check reminder

Back in May, we added TraceSmart search functionality to our standard ID&V process.

Now, when you begin an online claim, this automatically triggers a TraceSmart search. Even if the customer's details don't pass the ID verification stage, we will still ask for copies of their identity documents, as per the example below.



Changes to the temporary arrangements for getting signatures from vulnerable customers

From 20th March 2020, the FSCS temporarily changed the way we get customer signatures from CMCs and solicitors. We did this so vulnerable customers could still progress their claim with FSCS, even if they couldn't access a printer or scanner, or if they couldn't leave the house due to Covid-19.

In line with government guidelines, we'll be going back to our usual signature method as of **16th September 2020**

For customers who still can't sign documents in the normal way (e.g. they are experiencing a local lockdown), please email rep@fscs.org.uk and we'll consider the case on an individual basis.

Mass claim submissions and appeals

If you have lots of claim submissions or appeals to send to us, please let us know by emailing us at rep@fscs.org.uk

Please also talk to us about any bulk reasons for appealing decisions. We can sometimes resolve these issues by helping you understand our processes.

If you let us know in advance about volumes and forecasts, we can plan for our resources so customer claims can be processed quickly.

When and how to contact FSCS

To improve customer experience, we frequently review our call volumes and call reasons to understand what CMCs and solicitors need.

Please don't call us unless you need to. We want you to use the [online claims service](#) as much as possible, so that it saves time for you, your customers and us.

This also frees up capacity for us to deal with cases from vulnerable customers, or cases that must be resolved over the phone

Please check the [online claims service](#) if:

- You need a claim update (if it's been less than 12 weeks since your sub status has changed)
- You need a copy of a letter

Please [contact us via the website](#) if:

- You need an explanation of a data gathering letter
- You need an explanation of a decision letter
- You have more information to give in response to a data gathering letter you've received

Please **only** call the contact centre if:

- You need an update on a claim that hasn't been updated for more than 12 weeks
- You haven't received an expected letter, which isn't showing in the [online claims service](#)
- You have an ongoing complaint
- You're calling due to a vulnerable customer or priority claim

We might remind you about these guidelines if you call us. This is so we can provide the best possible service for our customers.

How long will a claim take?

We try to investigate claims as quickly as possible.

Each claim is unique, and can be complex, so we can't say exactly how long it'll take to give you a

decision.

The table below shows how long it takes from submission of claim to the date we send out a decision letter.

This data is from all claims completed within the past 3 months. We regularly update this data on our website.

We hope this will help you to manage customer expectations.

Claim type	8 out of 10 customers get their decision within...
General or life insurance	10 months
Investments	3 months
Mortgage advice	2 months
Mortgage endowment	4 months
Pensions	7 months
PPI	3 months
Whole of life insurance	5 months

(Data accurate as of 1 September 2020.)

Inactive claims process

We don't always receive all the key information we need from a customer to progress their claim. Without this key information, we can't reach a decision.

If we don't get this information (despite reaching out to the customer), we'll eventually mark the claim as 'inactive'. This doesn't mean we're rejecting the claim – we're just putting it on hold.

So, as a CMC/solicitor, this is a good time to reach out to your customers so you can move their case forward.

However, we can't keep claims open indefinitely – so if we don't get the key information after a certain period, we will have to close the claim.

Katherine Rose re-joins the team after secondment

Katherine is back in the team after finishing a 6-month secondment in the stakeholder and public affairs team.

Katherine will resume managing some of the large relationships, along with Adam Farley and Holly MacGregor.

Katherine will also be working on some large improvement projects for the CMC/Solicitor customer journey. We'll update you on these as they progress.

When to use the rep mailboxes

Please only use the rep mailbox for escalated cases, whereby:

- You've exhausted the standard process, i.e. using the [online claims service](#), or
- It has been agreed with Katherine or Holly.

We'll try to acknowledge your email within 48 hours; however, this may take longer.

Thanks,

The FSCS team

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