

Understanding compensation claims

We understand that service failures can be frustrating. When something goes wrong, we'll investigate what happened and consider whether compensation is appropriate.

1

Tell us what happened

Report the issue and explain how it affected you

Examples include:

- ▶ Delayed repair
- ▶ Missed appointment
- ▶ Loss of heating or hot water
- ▶ Damage caused by a service failure
- ▶ Poor complaint handling

2

Was the service our responsibility?

We'll check whether the issue relates to a service we provide

YES

NO

Then compensation would not normally be payable under this policy.

Example: Shared owners are usually responsible for repairs inside their homes, so repair-related compensation may not apply in those circumstances.

3

Did a service failure occur?

We review records, correspondence, contractor information and any evidence provided

YES

NO

We'll explain our decision

4

We consider the impact AND your individual circumstances

Every case is different.

The impact on you – when assessing, we may consider:

- ▶ Loss of use of part of your home
- ▶ Actual financial loss
- ▶ Time and trouble
- ▶ Distress or inconvenience

Individual circumstances – when assessing, we may consider:

- ▶ Health conditions
- ▶ Household circumstances
- ▶ Vulnerabilities we know about
- ▶ Disabilities
- ▶ Age-related needs
- ▶ The severity of the impact
- ▶ How long the issue lasted

5

We review any evidence

Examples may include:

- ▶ Photographs
- ▶ Receipts or invoices
- ▶ Supporting documents
- ▶ Relevant professional evidence (if appropriate)

6

We calculate fair compensation

Our aim is to provide compensation that is:

- ▶ Fair
- ▶ Proportionate
- ▶ Based on the individual circumstances of the case
- ▶ Consistent

Compensation may include:

- ▶ An apology
- ▶ A practical remedy
- ▶ Reimbursement of financial loss
- ▶ Financial payment for distress, time and trouble inconvenience or loss of use

7

We explain our decision

We will let you know:

- ▶ What we found
- ▶ Whether compensation is payable
- ▶ How any compensation has been calculated
- ▶ What happens next