

Vulnerable Customer - Flow Chart/Check List

Vulnerability Driver	Vulnerability	Vulnerable	Possible Examples (Not a full list, others may still apply)	Signals noticed from customer during call/in contact	Things to consider when on call/in contact	Summary	Questions to ask/tips to use, to help customer.	Assistance/Support	If still in distress	Next Steps
Health	Physical Disability	Yes	1. Wanting automatic vehicle as limbs/digits missing. 2. Confirms that due to accident, they lost a limb/digit.	1. Policy is specialised. 2. Vehicle has modifications. 3. Serious accident, involvement of Emergency Services. 4. Entering garage with a noticeable limp or using a walking aid. 5. When entering house, mobility issues are noted (stairlift etc)	1. Is the customer able to get home? 2. What special assistance is required? 3. Has the customer sought counselling?	Ableness	1. Incident made the disability worse? 2. Onward journey? Can we assist? 3. Any courtesy vehicle must be automatic? 4. Make sure of customer Licence/DVLA aware?	1. Arrange supplier, making sure specific advice is given. 2. Offer ULR services (xs, if makes matters easier for customer) 3. Short diary, follow up with any supplier to make sure customer have what they need. 4. Q4, do we/PH need to notify DVLA if not aware?		1. Speak with line manager, can we provide customer with options of assistance
Health	Severe or Long Term illness	Yes	1. Shares that they have terminal Cancer. 2. Shares that they have COPD.	1. Low mood. 2. Pausing call regularly. 3. Looking demoralised/withdrawn. 4. Significant change in appearance.	1. Is this the best time for the customer? 2. Do they need company during call? 3. Offer to set up a password for a relative. 4. Take time with customer, do not rush.	Ableness	1. Which communication method is best? 2. Comfortable allowing a relative to assist (DPA)?	1. Use best communication method 2. Speak with and approve relative. 3. Make customer comfortable.		1. Speak with line manager, can we provide customer with options of assistance
Health	Hearing or Visual Impairment	No Yes	1. Customer can't hear you at side of busy road. 2. Customer can't hear you at home, it is quiet with no distractions.	1. Repetition of non hearing 2. Cutting out of the phone line 3. Hearing other activity (Road noise) 4. Three way conversation 5. Unable to hear what you are saying at reception. 6. TV on an extremely high volume.	1. Volume of discussion 2. Potential call back 3. Safety 4. That they haven't heard what we have said	Communication	1. Can you hear me? 2. Do you understand? 3. Can I call back? 4. Did you want to move to a quieter location? 5. Potentially communicate via text (tell them)? 6. Do they want us to write?	1. Arrange a call back. 2. Send a text to confirm. 3. Take customer to a quieter area. 4. Speak slowly and clearly.		1. Speak with line manager, can we provide customer with options of assistance
Health	Mental Health Condition or Disability	Yes	1. Customer confirms they are Autistic. 2. Customer states they have anger issues. 3. Customer unaware of their illness.	1. Carer/family member acting. 2. Shouts then apologises. 3. Mentions things not related to accident. 4. Any medication is visible.	1. Be clear, do not use jargon. 2. Do not get offended/upset. 3. Keep the conversation on track.	Wellbeing	1. Confirm you will repeat anything required? 2. Politely remind customer you're here to help? 3. Set expectations for the conversation?	1. Sign post call/conversation setting expectations 2. Stay calm and be polite.		1. Speak with line manager, can we provide customer with options of assistance
Health	Addiction	Yes	1. Customer asks not to discuss claim with anyone else. 2. Customer is very secretive about accident. 3. Customer requests cash settlement.	1. Says not meant to have been there. 2. Fearful of saying the truth. 3. Associated money worries.	1. Emotionally stable when makes decision? 2. Understands decision they need to make and why.	Financial	1. Is there a better time to call? 2. Have they spoken with anyone else about issue?	1. Call back when arranged/agreed 2. Discuss any issues in a quiet area		1. Speak with line manager, can we provide customer with options of assistance
Health	Low Mental Capacity or Cognitive Disability	Yes	1. Confirm they have dementia 2. Confirm poor memory 3. Does not understand consequences of actions	1. Carer/family member acting. 2. Mention of a Lasting Power Of Attorney (LPA)	1. Be clear, do not use jargon. 3. Keep the conversation on track.	Ableness	1. Re-cap at end of call? 2. Offer to confirm conversation in writing?	1. Communicate as agreed 2. Make sure everything is understood by customer		1. Speak with line manager, can we provide customer with options of assistance
Life Events	Retirement / Elderly	No Yes	1. Talks a lot about non related topics 2. Lonely / Not seen-spoken to anyone in days.	1. Excitable 2. Over friendly	1. Keep the conversation on track. 2. Enquire on welfare, food, bills etc	Ableness	1. Ask about welfare, are they ok for shopping etc? 2. Have they reached out to anyone else?	1. Make sure everything is understood by customer 2. Act on conversation, show an interest		1. Speak with line manager, can we provide customer with options of assistance
Life Events	Bereavement	Yes	1. Taking a driver off the policy 2. Notifying of a death 3. Changing their relationship status	1. Upset 2. Unable to pass DPA 3. Looking to close policy.	1. Is it as a result of index accident 2. Sympathetic/Empathetic 3. Do not rush call.	Wellbeing	1. Do they want us to write? 2. Is there a better time to call? 3. Do they have Grant of Probate (if acting on behalf of deceased) (GoP) ?	1. Call back at better time 2. Follow up in writing 3. Await Grant of Probate if Executor of Estate (if acting on behalf of deceased) 4. Arrange interview for a more convenient time. 5. Allow for time to regain composure.		1. Speak with line manager, can we provide customer with options of assistance
Life Events	Income Shock	Yes	1. I can't pay or I'm having trouble paying 2. Can I take a break in my payments 3. Job loss	1. Emotional 2. Asking to amend policy details 3. Cancellation of policy	1. Has there been a claim, no RP 2. Discuss options of reducing cover.	Financial	1. Have they sought any help/advice? 2. Have they considered reduced cover?	1. Pass customer to broker for policy review		1. Speak with line manager, can we provide customer with options of assistance
Life Events	Relationship Breakdown	Yes	1. Changing their relationship status 2. Taking a driver off the policy	1. Split from partner 2. Moved out of family home	1. Emotionally stable when decision making. 2. Take ownership of call 3. Don't rush call.	Wellbeing	1. Do they want us to write? 2. Can I call back?	1. Call back at better time 2. Follow up in writing 3. Offer support		1. Speak with line manager, can we provide customer with options of assistance
Life Events	Domestic Abuse (Including Economic Control)	Yes	1. Partner wants to deal 2. Any bank detail is partners	1. Pressuring voice in background. 2. Shaky of fearful tone of voice. 3. Partner with customer at all times and does the talking	1. Can customer answer Y/N Q's? 2. Don't assume all is ok.	Wellbeing	1. Is there a better time to call back? 2. Do you want to think before making decision? 3. If emotional, ask them to press a button for help?	1. Call back at better time 2. Follow up in writing 3. Re-arrange the appointment		1. Speak with line manager, can we provide customer with options of assistance. 2. Can we/should we call the police for them
Life Events	Caring Responsibilities	Yes	1. Changing occupation from paid employment to unemployed. 2. Carrying out several jobs at once	1. Not much time to speak. 2. Pausing call to help others. 3. Calling in the background	1. Is a better time to call. 2. Best communication method.	Financial	1. Are they ok? 2. Do they want us to call back?	1. Call back at better time 2. Follow up in writing 3. Re-arrange the appointment		1. Speak with line manager, can we provide customer with options of assistance
Life Events	Other circumstances that affect people's experience of financial services, e.g. Leaving Care, Asylum Seeking, Human Trafficking or Modern Slavery.	Yes	1. Seems distracted, rushed or pre-occupied 2. Never allowed to discuss themselves	1. Pressuring voice in background. 2. Shaky of fearful tone of voice.	1. Can customer answer Y/N Q's? 2. Don't assume all is ok.	Wellbeing	1. Is there a better time to call back? 2. Do you want to think before making decision? 3. If emotional, ask them to press a button for help?	1. Call back at better time 2. Follow up in writing 3. Re-arrange the appointment		1. Speak with line manager, can we provide customer with options of assistance. 2. Can we/should we call the police for them
Resilience	No (outgoings more income) or erratic income	Yes	1. I can't pay or I'm having trouble paying 2. Can I take a break in my payments	1. Bills have increased 2. Zero hour contract	1. Has there been a claim, no RP 2. Discuss options of reducing cover.	Financial	1. Have they sought any help/advice. 2. Have they considered reduced cover?	1. Relate to the customer, use personal experience (Show they are not alone in their experience) 2. Be positive/offer hope		1. Speak with line manager, can we provide customer with options of assistance.
Resilience	Over-indebtedness	Yes	1. I can't pay or I'm having trouble paying 2. Can I take a break in my payments 3. Job loss 4. Unable to pay all bills	1. Cannot cope with the worry 2. Needs financial help 3. Feeling suicidal	1. Company 2. Be Sympathetic/Empathetic 3. Discuss options of reducing cover.	Financial	1. Have they sought any help/advice? 2. Have they considered reduced cover?	1. Relate to the customer, use personal experience (Show they are not alone in their experience) 2. Be positive/offer hope		1. Speak with line manager, can we provide customer with options of assistance.
Resilience	Low savings	No	1. Unable to afford hire vehicle 2. Would self repair but too much	1. Confident in call 2. Mention of normal stability, such as "I'm not normally short of money"	2. Sell services (Approved repairer, Legal assistance if non-fault)	Financial	1. Offer assistance to make things smooth? 2. Reassure that cost will be minimum to them? 3. Is current predicament due to this issue or a culmination of recent issues?	1. Relate to the customer, use personal experience (Show they are not alone in their experience) 2. Be positive		1. Speak with line manager, can we provide customer with options of assistance
Resilience	Low emotional resilience	Yes	1. No Hope of anything 2. Mood at all time low	1. Gives up on everything 2. Cannot handle the stress	1. Be Sympathetic/Empathetic 2. Provide a positive outcome	Wellbeing	1. Offer hope/empathy? 2. What can I do to help?	1. Relate to the customer, use personal experience (Show they are not alone in their experience) 2. Be positive/offer hope		1. Speak with line manager, can we provide customer with options of assistance
Capability	Low knowledge or confidence in managing finances	Yes	1. Does not understand policy terms 2. Confused with long words	1. Gets confused about financial products easily 2. Asks you to explain terms	1. Be clear, do not use jargon 2. Offer to set up a password for a relative	Ableness	1. Re-cap at points during the call? 2. Offer to send confirmation in writing? 3. Is friend or family able to help explain?	1. Call back at better time 2. Follow up in writing 3. Re-arrange the appointment		1. Speak with line manager, can we provide customer with options of assistance
Capability	Poor literacy or numeracy skills	Yes	1. Does not understand policy terms 2. Confused with long words 3. Does not understand what is being advised	1. Contests excess amounts 2. Believes policy conditions are different 3. Asks for a third person to act for them	1. Be prepared to explain 2. Use simple terminology	Ableness	1. Break down any figures? 2. Offer to send confirmation in writing? 3. Is friend or family able to help explain?	1. Send details in writing 2. Provide alternatives 3. Be patient		1. Speak with line manager, can we provide customer with options of assistance
Capability	Poor English language skills	Yes	1. They ask you to speak up or speak more slowly 2. Do they understand what you are saying? 3. They take a long time to answer questions	1. Asks for a third person to act for them 2. Asks you to repeat, many times 3. You are unable to understand customer	1. Be prepared to write 2. Re-cap at end of call 3. Offer to set up a password for a relative	Ableness	1. Re-cap at points during the call? 2. Offer to send confirmation in writing? 3. Is friend or family able to help explain?	1. Sign post call, setting expectations 2. Follow up in writing		1. Speak with line manager, can we provide customer with options of assistance
Capability	Poor or non-existent digital skills	Yes	1. Asks for communication in writing or fax 2. Does not have a smart phone	1. Not able to send in a picture from their phone 2. Unable to send/receive emails	1. Be prepared to write 2. Re-cap at end of call	Ableness	1. Is there friend/family that will mind using their tech? 2. Offer to set up a password for a relative	1. Provide solutions for the communication issue. 2. Follow up in writing		1. Speak with line manager, can we provide customer with options of assistance
Capability	Learning difficulties	Yes	1. Dyslexic 2. ADHD	1. Requests everything in writing so others can read 2. Unable to follow instruction 3. Unable to control verbal aggression	1. Use wordings such as "Special educational needs" 2. Be clear	Ableness	1. Re-cap at points during the call? 2. Offer to send confirmation in writing? 3. Is friend or family able to help explain?	1. Sign post call, setting expectations 2. Follow up in writing		1. Speak with line manager, can we provide customer with options of assistance
Capability	No or low access to help or support	Yes	1. Talks a lot about non related topics 2. Lonely / Not seen-spoken to anyone in days.	1. Excitable 2. Over friendly 3. Low mood	1. Keep the conversation on track. 2. Enquire on welfare, food, bills etc	Wellbeing	1. Offer Sympathy/empathy? 2. Have they sought any help/advice. 3. Are they in immediate danger (i.e. low on food)?	1. Be friendly and patient 2. Offer physical inspection of vehicle		1. Speak with line manager, can we provide customer with options of assistance