



Vulnerable Persons Policy

Purpose of this policy

At Magna Accident Services Limited we realise that sometimes a client may be vulnerable as a consequence of mental or physical infirmity, age, credulity, learning difficulties, illiteracy and/or if English is not their first language.

The policy is in place to ensure that our operations and staff training takes this into account so that extra precautions are taken should any customers be identified as a vulnerable person so that they are not disadvantaged in anyway.

Identifying vulnerable people

If it becomes obvious that the information we are providing to the customer is not being understood then we will ask the customer to seek the involvement of a trusted friend or relative before proceeding. Unfortunately it is not always very clear when speaking to someone on the telephone that they are not fully understanding the conversation. It is often easier to pick up on identify that a customer is experiencing difficulties if speaking to someone face to face. It is, therefore, very important that when speaking and listening to clients full attention is given at all times.

During a telephone conversation, be aware of:

- An inability to hear or understand what is being said
- Repeated questions asking the same thing
- Comments or answers which are inconsistent with the telephone discussion or which indicate they have not understood the information that has been provided
- Verbal communication that they don't understand or that they require the assistance of somebody else in making a decision (particularly relevant when English is not a first language)

As soon as we believe we may be engaging with a vulnerable customer we should immediately make a record of the case and refer to this policy as to how to proceed. We will not prejudice or disadvantage any person and we will do all possible to ensure we communicate with them in an acceptable way so that they are in a position to understand and accept the services offered.

When speaking to the vulnerable customer:

- Provide additional opportunities for the customer to ask questions about the information we have provided.
- Continuously seek confirmation that they have understood the information that has been provided.
- Ask if there is anybody with them who is able to assist them, and offer them the opportunity to have a family member or friend join the conversation.
- Offer them the opportunity of a return call after a period of further consideration.
- Provide details of conversations in writing, including copies of call scripts etc to allow them time to ask someone to help them understand what services we are providing to them.

If for any reason we think the customer does not understand the service which is being offered to them, we will not proceed and advise them that we will write to them with further information about the services available. We will speak to the relevant work provider to see if they have anyone who may be able to assist (in the case of an interpreter for example).

All records of potential engagement with vulnerable consumers will be recorded on the vulnerable person log. Please refer this to Rebecca Shepherd, Operations Manager, to ensure records are properly logged.