

Cars Hunt Ltd

137-143 London Road, Romford, Essex. RM7 9QH. Tel : 01708 740 111 Mobile: 07383 084231

Life is a Journey, Enjoy the Ride

Vulnerable Consumer Policy

Identifying Vulnerable Consumers:

For Cars Hunt Ltd to address the needs of Vulnerable Consumers we first need to be able to identify them, there are many risk factors involved including bereavement, illiteracy, illness, disability or other impairments which increase the consumer vulnerability.

We are alert to the signs that the person we are talking too may not have the capacity to make an informed decision regarding the implications of the services/agreement that we are making to them. This is an extension of our existing listening skills, adjusting our approval to fit their needs.

The Mental Capacity Act says, that a person is unable to make a specific decision if they cannot understand information about the decision to be made, cannot retain that information in their mind, cannot use or weigh that information as part of the decision-making process or cannot communicate their decision.

Here at Cars Hunt Ltd as part of our Customer Experience we always look out for vulnerable consumers and aim to help and support them by the following: –

- **Share** information with our Partners regarding the customer's current situation.
- **Understand** the customer needs demonstrating compassion.
- **Patient** and take time to listen and facilitate a conversation with the customer so that they fully understand.
- **Primary Contact** A familiar point of contact for the customer ensuring consistency and trust.
- **Observe** Involve other members of staff that can provide help and support.
- **Reward** Recognise and praise good practice in relation to vulnerable customers.
- **Train** make sure all frontline staff are able to deal with vulnerable customers appropriately.
- **Simple** make the language clear, easy and simple to understand and do not use any industry jargon.

• What do we look for

- Do they ask us to speak more slowly?
- Do they understand what we are saying?
- Can they hear the whole conversation without missing bits?
- Are they aware of what is being discussed?
- Do they keep repeating themselves?
- Are they asking unrelated questions?
- Do they say YES to a question that they have not understood?
- Do they sound flustered or out of breath when they answer the phone?
- Do they suggest another family member deals with things for them?

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Email: carshunt@btconnect.com Web: www.carshunt.co.uk

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- When they say they have not understood previous correspondence or communication.

Communicating with Vulnerable Customers

- Speak clearly to the customer.
- Set the expectations for the call.
- Be patient.
- Do not rush them.
- Keep the call on the relevant topic.
- Do not assume you know the customers' needs.
- Offer the customer a different method of communication.
- Customers can be forgetful.
- Double check the customer has heard what you have said.
- The customer may not be sighted.
- Ask the customer if they need to speak to anyone before they make a decision.

What do we do when Vulnerable Customers are identified:

Refer the matter to a Team Leader.

- The Team Leader must satisfy themselves they have identified the customer's needs and that the relevant communications have been noted to ensure future needs are met.
- DPA 1998 requires that any information stored should be recorded with full knowledge and consent of the customer, and how further communication should be made.
- A customer's situation can change at any time, so we need to ensure this is escalated to a Team Leader if this is identified.
- Customers may not be in a position to make a decision as they may not have the capacity to do so, it is important to try and find a carer or someone with authority and with appropriate ID to act on their behalf.
- Ensure that the authorised person know exactly what is expected of them.

This Policy was last updated on 30th September 2018.

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