



Tenant's Compensation and Payments Policy

Version:	Version 2 - updated August 2021
Directorate:	Corporate Services
Approved by:	Customer Focus Committee

- **Purpose**

Plymouth Community Homes (PCH) aims to provide an excellent service for our customers and to meet all our service delivery standards. However, we recognise that there are times when our services do not meet the high standards we have set and that, as a result, customers can be inconvenienced. This policy sets out our approach to the making of 'without prejudice' payments to our customers to limit dissatisfaction on those occasions.

- **Definition**

A customer claims payment is a 'without prejudice' payment made where a customer has been unreasonably inconvenienced.

It is paid to recognise inconvenience or loss caused and to balance the level of dissatisfaction that a customer may feel as the result of a service failure.

- **Policy**

1. This policy forms part of our commitment to customer service and recognises that there will be occasions when we do not achieve the high standards that we set in consultation with residents.
2. We will ensure that dissatisfied customers are given opportunities for voicing their views.
3. We accept that it is important for us to quickly recognise where we have failed to deliver our services to the required standard. Once such failures

have been identified, we must speedily ensure that our procedures for making good those failures are followed.

4. We believe that the redress made for any service failure should be appropriate to the inconvenience suffered.
5. A customer claim payment will be made where the customer has been unreasonably inconvenienced. Officers will be able to use their discretion as to whether a payment should be made with the permission of their line manager.
6. A payment will not be made where the fault is that of a third party, for example, failures on the part of the utility suppliers.
7. We will also not make payments for problems resulting from matters beyond our control.
8. There are situations for which we do not have responsibility and where there is a need for customers to have their own household insurance to cover them for damage caused to their personal property. We, therefore, will strongly encourage all our customers to obtain their own household contents insurance. PCH has its own Insurance Scheme for Tenants, the Contents insurance page on the website is <https://www.plymouthcommunityhomes.co.uk/your-home/contents-insurance/> and this is also advertised in the In Touch magazine.
9. In some circumstances, payments will be made at the discretion of an authorised member of staff and the customer will not have to make a claim. Other cases will require a claim to be made. Each case will be dealt with on its individual merits.
10. Whatever the nature of a customer's claim, we will guarantee that we will:
 - act reasonably and fairly at all times;
 - look at all claims on their individual merits;
 - listen carefully and give due attention to the customer's point of view;
 - respond quickly and politely; and
 - always aim to reach an agreement with which the customer is satisfied.
11. By monitoring our performance we aim to improve our working practices with regard to customer care.
12. PCH will give clear guidance to staff about appropriate levels of payments.

13. We are committed to managing our resources effectively. We will endeavour to keep the costs of running our scheme to a minimum, whilst ensuring that all claims are dealt with in a fair and equitable manner

14. We will make a commitment to:

- learn from situations which lead to us making a customer claim payment and we will take the appropriate action to minimise the risk of them happening again. We will do this through PCH's programme of continuous improvement.
- make payments at a reasonable level; and
- offer other sources of redress when they are appropriate.

15. Where any monies are owing to the Association, the Customer Claims Payment will be used to clear the debt (either in full or part). If there is then any balance of a Customer Claims Payment still to be made it will be issued.

- **Links to other policies and strategies**
Customer Complaints and Comments Policy