



Compensation Policy

Control information	Control detail
Reference number	CS/HM/001/2012
Version number	6.0
Audience	Public-facing
Effective date	01 July 2026
Review frequency	3 years
Next review date	01 April 2029
Sponsor	Chief Governance Officer
Owner	Head of Complaints & Improvement
Author	Head of Complaints & Improvement
Consulted stakeholders	<ul style="list-style-type: none"> • Customer Services Leadership Team • Resident Engagement Panel
Approving body	Chief Governance Officer
Approval date	20 May 2026
Equality Impact Assessment (EIA) completion date	October 2024
Applicable Curo strategic objective(s)	<input checked="" type="checkbox"/> Quality Homes <input type="checkbox"/> Purposeful Culture <input checked="" type="checkbox"/> Trusted Customer Services <input type="checkbox"/> Collaboration and Growth <input type="checkbox"/> Solid Foundations
Applicable legislation, regulations or external standards	<ul style="list-style-type: none"> • Housing Ombudsman Compensation Guidance

Control information	Control detail
Related internal resources	<ul style="list-style-type: none"><li data-bbox="719 277 1139 309">• Compensation Procedure<li data-bbox="719 331 1031 362">• Complaints Policy

1. Policy Statement and Aims

- 1.1.** One of our main strategic priorities is Trusted Customer Services. This focuses on delivering high-quality, reliable services that meet the needs of our customers and communities.
- 1.2.** Where failures in service have caused dissatisfaction or loss to a customer, we will consider whether compensation is appropriate.
- 1.3.** The accompanying procedure document outlines how we calculate compensation to maintain fairness and consistency. We recognise though that each case should be considered on its own merits. In agreeing a suitable remedy, we may apply discretion to ensure an offer of compensation is fair given the customer's circumstances.
- 1.4.** We will also ensure that appropriate policies and procedures deal with compensation which arises from legal liability, statute or regulation.

2. Definitions

- 2.1. Mandatory** – Compensation that must be paid because it is required by policy, regulation or law.
- 2.2. Quantifiable** – Compensation that can be objectively calculated because the loss is financial and measurable. This would be directly linked to a loss that can be proven and calculated on an exact amount.
- 2.3. Discretionary** – Compensation that may be paid by way of apology where a failure of service has been identified. This is to recognise distress and inconvenience or time and trouble.

3. Scope

- 3.1.** This policy applies to all organisations in the Curo Group, with the exception of Curo Enterprise Ltd and Curo Market Rented Services Ltd
- 3.2.** Curo has liability insurance for claims of personal injury or significant damage. This policy is designed to effectively deal with small claims for compensation caused by failure to meet our service standards.
- 3.3** This policy should be read in conjunction with our complaints policy.

4. Roles and responsibilities

- 4.1.** The Board and Executive, through the Policy Owner, make sure that the policy delivers Curo's strategic objectives and reflects corporate values.

- 4.2.** The Head of Complaints and Improvement, as accountable lead for the policy, is responsible for ensuring that the principles of the policy are delivered through appropriate procedures within Curo.
- 4.3.** All Curo colleagues have a responsibility to familiarise themselves with this policy, follow it and ensure any member of staff who reports to them also does.

5. Principles

- 5.1.** We are committed to the provision of high-quality services to our customers.
- 5.2.** When we have failed to deliver services, we will consider suitable remedy for the customer, given the impact on them and their individual circumstances.
- 5.3.** In some instances, we may determine it is appropriate to offer the customer compensation, with the aim of restoring them to the position they were in before the service failure occurred.
- 5.4.** Compensation will be proportionate to the severity of the service failure and its impact on the customer with due regard to their individual circumstances. We recognise that impact may be worsened if the customer is a disabled person, is vulnerable, elderly or has young children.
- 5.5.** The impact on the customer may be non-financial such as distress and inconvenience or time and trouble.
- 5.6.** Compensation will take into account the complainant's own actions and those of anyone acting on their behalf as a third party.
- 5.7.** Compensation will take into account the actions of third parties acting on our behalf, such as contractors.
- 5.8.** We will monitor and review complaints and compensation payments to learn from them and improve services.
- 5.9.** Any compensation offered under this policy does not constitute an admission of liability.

6. Application

- 6.1.** How we assess and calculate compensation is detailed in the supporting procedure.
- 6.2.** Curo will only pay compensation for damage to property where that damage is a clear consequence of a service failure and where we have evidence of the damage. We will request evidence of damage

in the form of photographs, a home visit from a Curo colleague to assess the extent of damage or proof of purchase to help determine the appropriate level of compensation due.

- 6.3.** When determining the appropriate level of compensation for damaged property, we will consider the property's depreciated value.
- 6.4.** If the customer's claim for damages exceeds our insurance premium, we will redirect the claim to our liability insurance.
- 6.5.** Where a service failure sits with a contractor or other representative acting on our behalf, we will seek to resolve the matter directly with our customer and our procedures will provide for the recovery of payments from contractors, where that is appropriate.
- 6.6.** In certain instances, Curo will not pay compensation under this policy. These include but are not limited to:
 - When a customer has experienced a loss of earnings.
 - When we have not been provided with notice of the issue and reasonable opportunity to respond in line with our service standards.
 - When the loss or damage is caused through fault of the customer.
 - When the loss or damage is caused by an alteration or repair to the property which the customer has carried out or arranged themselves without having first gained permission from us.
 - When the loss or damage is caused by a third party who is not acting on our behalf, such as a visitor or a contractor the customer has employed. This extends to any damage arising from private arrangements customers have made with one of our contractors.
 - When the loss or damage is the fault of another customer or neighbouring occupier.
 - When Curo colleagues or contractors cannot gain access to a customer's home for an agreed appointment.
 - When Curo colleagues or contractors cannot get spare parts, have kept the customer informed and made any appropriate temporary arrangements.
 - When extra unforeseen works are required and Curo colleagues or contractors have kept the customer informed and made any appropriate temporary arrangements.
 - When the service or facility is unavailable because of vandalism, severe weather conditions, force majeure or other actions outside of Curo's control.
 - When the customer has not provided sufficient evidence to support a claim of financial loss or damages.
 - When we have made reasonable alternative arrangements (e.g. to cover for an interrupted service).
 - When the matter is the subject of an ongoing or settled insurance claim for personal injury or liability against any member of the Curo Group.

- 6.7.** Compensation payments will be approved in accordance with Curo standing orders.
- 6.8.** This policy does not affect the rights to compensation granted to tenants via the provisions of their tenancy agreement.
- 6.9.** Any award of compensation under this policy is considered an ex-gratia payment and will be regarded as granted in full and final settlement of any claim.

7. Reasonable Adjustments

- 7.1.** Colleagues are empowered to make reasonable adjustments based on individual customer needs ensuring equal access to services.
- 7.2.** Colleagues are encouraged to assess each situation thoughtfully and make adjustments where appropriate, considering factors such as accessibility, medical or specific requirements.
- 7.3.** These adjustments should be made in a way that meets statutory and regulatory requirements, maintains a high standard of service, and supports customers in a fair and respectful manner.

8. Equality Impact Assessment

- 8.1.** An Equality Impact Assessment was undertaken for this policy in October 2024. During the process insights were gathered from data analysis and relevant customer-colleague consultation.
- 8.2.** Some positive impacts were identified and they have been recorded to enable the sharing of best practice across the organisation.

Version control

Version number	Update type	Update summary	Updated by	Update date
1.0	Full review	<ul style="list-style-type: none"> • First version created • Updated Group policy 		December 2012
2.0	Full review	<ul style="list-style-type: none"> • Policy Review • Confirming relevance and accuracy of existing content 		February 2016
3.0	Full review	<ul style="list-style-type: none"> • Policy Review • Confirming relevance and accuracy of existing content, including the methods in which we communicate with customers. 	Customer Service Manager	October 2022
4.0	Full review	<ul style="list-style-type: none"> • Policy Review • Focus on aligning our approach with Housing Ombudsman guidance and complaint handling code. 	Customer Resolution Manager	June 2024

Version number	Update type	Update summary	Updated by	Update date
5.0	Interim update	<ul style="list-style-type: none"> • Amendments accounting for reasonable adjustments for customers 	Head of Complaints & Improvement	September 2025
6.0	Full review	<ul style="list-style-type: none"> • Policy Review • Aligning policy with updated compensation guidance from the Housing Ombudsman. 	Head of Complaints & Improvement	April 2026