

Compensation policy

Policy Owner

Chief Customer Officer

Accountable Lead

Head of Customer Contact



Policy Control	
Policy Level	Operational
Policy Reference	CS/HM/001/2012 (Corporate)
Link to Strategy	Customer Experience Strategy
Version Control	V1 – Dec 2012: updated Group policy V2 – Feb 2016: Policy Review V3 – Oct 2022: Policy Review V4 – June 2024: Policy Review
Approved by	Chief Customer Officer 19/08/2024
Consultation	Customer Services Leadership Team, Resident Engagement Panel
Equality analysis	Completed October 2022
Next review date	March 2025
Associated Policies & Procedures and other documents	Complaints Policy Complaints Procedure Compensation Procedure

Policy Statement

Curo is committed to providing excellent service to all our customers. However, we acknowledge that there are circumstances where we fail to meet these high standards.

Where failures in service have caused dissatisfaction or loss to a customer, we will consider whether compensation is appropriate.

The accompanying procedure document outlines how we calculate compensation to maintain consistency. We recognise though that each case should be considered on its own merits. In agreeing a suitable resolution, we may apply discretion to ensure an offer of compensation is fair given the customer's circumstances.

We will also ensure that appropriate policies and procedures deal with compensation which arises from legal liability, statute or regulation.

1. Scope

This policy applies to all organisations within Curo Group.

Curo has liability insurance for claims of personal injury or significant damages. This policy is designed to effectively deal with small claims for compensation caused by failure to meet our own standards or a planned withdrawal of services.

Supporting procedures set out the framework for dealing with claims for and offers of compensation.

This policy should be read in conjunction with our complaints policy and procedure.

2. Responsibilities

- The Board and Executive, through the Policy Owner, make sure that the policy delivers Curo's strategic objectives and reflects corporate values.
- The Director of Customer Contact, as accountable lead for the policy, is responsible for ensuring that the principles of the policy are delivered through appropriate procedures within Curo.

- All Curo colleagues have a responsibility to familiarise themselves with this policy, follow it and ensure any member of staff who reports to them does so also.

3. **Definitions**

- **Compensation** – something (either financial or non-financial) given to compensate for loss, suffering or injury.
- **Ex gratia** – payment given as a gift or favour rather than because of legal requirement.

4. **Principles**

- We are committed to the provision of high-quality services and to excellent customer service.
- Customers accept that mistakes happen but expect that something will be done to put things right and prevent a recurrence.
- When a service falls short of the standard that is expected, we will always seek a speedy resolution. The views of the customer, the impact upon them, and the remedy they are seeking, will be taken into account.
- We will always acknowledge and apologise for a breakdown in service or standards.
- We will endeavour to anticipate service failure or withdrawal (e.g. in connection with planned works) and notify customers who will be affected. If we fail to do so, we will consider offering compensation where appropriate.
- We will always consider if there is a practical solution that will provide all or part of a suitable resolution. This could be completing a repair or making reasonable adjustments to our service.
- Financial compensation may still be appropriate in addition to a practical solution. In certain instances, financial compensation may be the only appropriate way to resolve a complaint.
- Compensation will be appropriate, reasonable and proportionate to the failure of the service. It will take into account the length and frequency of situation, its severity and its impact on the customer.

- The impact on the customer may be non-financial, such as stress, inconvenience, time spent unnecessarily or loss of opportunity.
- We will consider the customer's individual circumstances in assessing the impact. We recognise that impact may be worsened if the customer is disabled, vulnerable, elderly or has young children.
- If a customer is claiming that they have suffered injury or their health has been affected, this should be directed to our liability insurance as a separate claim. The customer will be expected to submit medical evidence to support their claim.
- Customers will be expected to evidence any loss or damage. We may request receipts, images or bills as necessary. If the customer's claim for damages exceeds our insurance excess, we may redirect the claim to our liability insurance. Where appropriate, we may apply discretion so that customers do not need to make a separate claim at further inconvenience and cost to themselves.
- We will have a written basis for determining compensation so that we can demonstrate that this policy is applied in a fair and transparent way. This is outlined in the accompanying procedure document.
- Compensation will take into account the complainant's own actions and those of anyone acting on their behalf as a third party.
- Compensation will take into account the actions of third parties acting on our behalf, such as contractors.
- We will comply with regulatory/best-practice expectations for example, recommendations from the Social Housing White Paper and the Housing Ombudsman's Complaint Handling Code.
- We will monitor and review complaints and compensation payments to learn from them and improve services.
- We may offer resolution (which may include compensation) without admission of liability.

5. Application

The circumstances in which we will make payment are outlined in detail within the supporting procedures.

The circumstances may include but are not limited to:

- Where services normally provided have not been delivered or are of a poor quality
- Where customers suffer financial loss due to failure on our part
- Where failure of the service causes undue stress or inconvenience
- Where customers have to spend excessive time and effort achieving a solution to a problem or complaint.

Procedures will set out how compensation will be calculated in a way that is consistent and fair. Compensation payments will be approved in accordance with Curo standing orders.

Our complaints review forum advise on our compliance with this policy and review anonymised complaints. They also advise if we are making fair and right decisions when it comes to resolution, including compensation.

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.

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. Curo reserves the right to 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. Curo expects that more significant damage to residents' own property must be claimed under a residents' own home contents insurance policy. Curo may give compensation over and above that awarded by a customer's insurer to compensate a non-financial impact to the customer. This compensation may be in the form of repairing a damaged item or by providing a like for like replacement of a damaged item as an alternative to a cash payment.

Compensation under this policy cannot be paid if the matter is the subject of an ongoing or settled insurance claim for personal injury or liability against any member of the Curo Group.

This policy does not affect the rights to compensation granted to tenants via the provisions of their tenancy agreement.

This policy does not prevent a customer from making use of Curo's Complaints Policy or from complaining to the Housing Ombudsman or seeking legal redress. In cases where legal redress may be applicable, Curo will continue to seek resolution with the customer.

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.