

**Vulnerable Persons Policy**  
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## 2 POLICY

Equita appreciate that in the course of our work we often come into contact with potentially vulnerable customers or those who need extra care. We believe that to deliver a truly ethical approach whilst providing a service that is extremely sensitive, the commitment has to permeate throughout all activities, and every individual, of the business as a whole. Equita believe that with the adoption and application of the right policies, operational standards and training, Equita will deliver an ethical and considerate approach in a practical and measurable way, with the customers wellbeing at the forefront of our actions.

Equita holds ISO 10002 : 2014 accreditation in Customer Satisfaction / Complaint Handling.

As a result, Equita work in line with advice given by the Civil Enforcement Association (CIVEA), together with the Taking Control of Goods; National Standards 2014 when dealing with vulnerable people. They are both quite clear in stating that enforcement agencies, their employees and creditors must ensure that the genuinely vulnerable and socially excluded are protected.

This statement should be considered in conjunction with the Company's Code of Practice Policy.

## 3 WHAT IS A VULNERABLE PERSON ?

Those who might be potentially vulnerable include anyone over the age of 18, who:

- Is elderly, frail or confused
- Has a physical or sensory impairment
- Has a learning disability or mental health illness
- Is seriously ill
- Is recently bereaved
- Is a single parent family
- Is in the latter stages of pregnancy, or has recently given birth
- Has obvious difficulty in understanding, speaking or reading English
- Is living in financial hardship or poverty
- Has substance abuse addictions

This list is non-exhaustive, and we will consider every case on an individual basis.

Equita define vulnerability through:

- Taking Control of Goods; National Standards
- Clients own definition
- CIVEA's code of practice and guidelines
- The Royal College of Psychiatrists and the Money Advice Trust's guidelines (Debt collection and mental health- ten steps to improve recovery)
- 3<sup>rd</sup> Sector partners who specialise in protecting the vulnerable

Equita also give full consideration to any other mitigating or vulnerable conditions and seek the advice and approval of our clients before proceeding with any recovery action.

## **4 OUR CODE OF PRACTICE WHEN DEALING WITH VULNERABLE CUSTOMERS IS AS FOLLOWS:**

Equita recognise that we have a role in ensuring that the vulnerable and socially excluded are protected and that our recovery process includes procedures agreed between the company and the client and are supported by our specialist 3<sup>rd</sup> sector organisation partners, detailing how such situations should be dealt with and the care taken.

Under legislation, contained within the "Tribunal, Courts & Enforcement Act 2007", "The Taking Control of Goods Regulations 2013" and "The Taking Control of Goods (Fees) Regulations 2014", in force from April 6<sup>th</sup> 2014, potential vulnerability may be identified at:

- Compliance stage – by our Customer Service Team, Investigation Officer or 3<sup>rd</sup> Sector or other similar agency; or
- Enforcement stage – by an Enforcement Agent, Investigation Officer or 3<sup>rd</sup> sector or similar agencies.

Identification may establish that a customer is long term vulnerable (e.g. has evidenced physical or sensory impairment), short term vulnerable (e.g. late stage pregnancy) or not evidenced vulnerability (no supporting evidence / documentation available or submitted within the given timeframe).

### **4.1 PRIOR TO RECEIVING A CASE**

Equita work in partnership with our Clients by holding regular workshops to identify any potential vulnerable customer's cases that will be passed over to us. We use local knowledge to highlight pockets of deprivation and look at human geography to suggest patterns of poverty such as recent or pending industry closure.

## 4.2 ONCE WE HAVE RECEIVED A CASE

Cases identified prior to receiving a case are automatically flagged up on our collections system as soon as they are entered and are dealt with as per client specification and codes of practice along with our own code of practice. Our system, available to all Clients, retains employment and benefit details enabling Equita to extract the information to assess each customer and identify potentially vulnerable customers.

## 4.3 COMPLIANCE STAGE

At Compliance stage, potential vulnerability may be identified:

- from our initial customer profiling
- as a result of a telephone conversation with the customer
- by customer or 3<sup>rd</sup> sector agency advising us
- as a result of a response to our initial Notice of Enforcement
- as a result of an Investigation Officer visit

Where it is believed at this stage that a customer may be vulnerable, Equita will put the case on hold immediately and cease current action in order to establish the level of vulnerability. We will seek further evidence / information such as the supply of Income Support and Job Seekers Allowance through the inclusion of specially designed forms so that a report can be submitted to our Client with our findings.

Special scripts are used (approved by our clients) to identify if a calling customer falls into a vulnerable group and our highly trained tactful contact centre operators and customer facing staff will respond accordingly to the information given with all details recorded against the customers case.

To assist with clarifying the situation, we may ask our Investigation/Welfare Officer to visit to assess the circumstances. If as a result of our enquiries, evidence of vulnerability is produced, and our client accept that the customer is vulnerable, we will manage the case as instructed by our client. If no evidence is received and our client do not consider the customer is vulnerable, we will continue to the enforcement stage.

## 4.4 ENFORCEMENT STAGE

At Enforcement stage, potential vulnerability may be identified:

- by the Enforcement Agent
- by customer or 3<sup>rd</sup> sector organisation (or similar agency) advising us
- as a result of an Investigation Officer visit

All our Enforcement Agents and Investigations Officers are hand-picked to work for a specific client; have all been fully trained in these areas and are well experienced in enquiring sensitively in such matters and respond accordingly. Enforcement Agents will also advise of our debt advice pack, home visiting service and the mobile surgery availability.

Where it is believed at this stage that a customer may be vulnerable, Equita will put the case on hold immediately and cease current action and advise our client. The Enforcement Agent will seek further evidence / information so that a report can be submitted to our client with our findings. To assist with clarifying the situation we may ask our Investigation Officer to visit as well to assess the circumstances. The assessment will clarify whether the customer is long term vulnerable (e.g. has physical or sensory impairment), short term vulnerable (e.g. late stage pregnancy) or not evidenced vulnerable (no supporting evidence / documentation submitted). If because of our enquiries, evidence of vulnerability is produced, and our client accept that the customer is vulnerable, we will follow our clients recommended process in managing the case. If no evidence is received and our Client do not consider the customer is vulnerable, we will continue with action and request payment either in full or make an instalment arrangement with the customer.

At all stages wherever vulnerability is identified we may also signpost the customer to 3<sup>rd</sup> sector support agencies. In addition, our letters to the customer will highlight where impartial and free debt advice can be obtained (i.e. National Debtline, Money Advice Service, Citizens Advice, MIND, Samaritans, etc).

## **4.5 MENTAL ILLNESS**

Equita comply with the guidance set out in the Mental Capacity Act Code of Practice, which applies to adults and young persons, to protect the interests of people whose rights are restricted under the Act.

Please refer to Equita Mental Capacity Procedures document.

## **4.6 MINORS**

Enforcement Agents will withdraw from domestic premises if the only person present is, or appears to be, under the age of 18. They can ask when the customer will be home or if they are present - if appropriate.

Enforcement Agents will withdraw without making enquiries if the only persons present are children who appear to be under the age of 12.

If the Enforcement Agent withdraws from the premises because no responsible adult is present, a report will be made via their tablet and placed on the computer system. The Enforcement Agent will plan to visit on another occasion. A letter may be left for the customer by posting it through the letter box or leaving it in a prominent place,

if appropriate. The Enforcement Agent will not involve the minor into taking responsibility for the letter.

## 4.7 CHILDREN

During the course of their duties, Enforcement Agents and other staff may come across situations where they consider that a child may be in a vulnerable situation in their home circumstances and may have suffered abuse or neglect. To deal with such situations, Equita has a Child Protection Policy and recognise that all staff have a role to play in this. Enforcement Agents or other employees will highlight any concerns that they have or may see on their visits and in the course of their duties.

It is very difficult to sometimes identify individuals in some of these categories, but our Enforcement Agents are trained with the softer skills, together with awareness, and as a matter of course will explain processes, at every stage, when talking to the customer. If, during their visit, the Enforcement Agent feels that there is a real lack of understanding (learning difficulties) or the customer fulfils one of the vulnerable categories, they will withdraw from the property and then report back to the office. A report will be made and placed on the computer system. Our client will be notified within 24 hours and a hold will be placed on the account until further instruction is received if the Enforcement Agent had not already contacted our client via telephone.

If required, or the situation is not very clear, our Investigation Officer will visit to assess the situation and also try to give further assistance if possible. If they feel that the person is vulnerable, they will then contact our client for advice or to recommend the case be returned.

## 4.8 AVOIDING FEES BEING APPLIED ON CASES OF VULNERABILITY

Equita seek to engage with all customers at the earliest possible stage in the recovery cycle to find the most effective and fair payment plan and facilitate payment of the debt as early as possible.

Where possible, an arrangement to pay the debt will be agreed. Where this necessitates a longer period that falls outside our Client's specification, we will seek authorisation from our Client before agreeing the payment plan.

Equita will seek to agree a payment plan that is realistic and encourage the use of the cheapest payment option. Where payment is not maintained, we will issue postal, telephone and SMS text, and email reminders before taking any action that may incur additional charges.

Equita seek at all times to ensure that the vulnerable meet their payment obligations (if possible) but do not incur charges that make their situations worse.

## 4.9 DISCRETION

The appropriate use of discretion is essential in every case and no amount of guidance could cover every situation. Therefore, we have a duty to contact our client and report the circumstances in situations where there is potential cause for concern. If necessary, Equita will advise the client if further action is appropriate. The exercise of appropriate discretion is needed, not only to protect the customer, but also the Enforcement Agent who should avoid taking action which could lead to accusations of inappropriate behaviour such as a lone female becoming distressed.

Equita offer clients a service that evolves and reflects the general financial environment in which we work. In a climate where individual's financial circumstances can deteriorate with little warning, we have the flexibility in our approach to ensure that we are sensitive to these changes, accommodating for the GIG economy and zero-hour contract employees.

In an environment where an individual's circumstances may change through no fault of their own, due to redundancy or a drop in hours worked, we have completed a process where such individuals are dealt with sympathetically and with maximum flexibility. We work in partnership with clients and 3<sup>rd</sup> sector groups to review, understand, and provide education and training around vulnerable groups enabling us to ensure that people who may recently, through no fault of their own, be experiencing extreme hardship are quickly identified and action tempered to reflect this.

Equita has the following in place to assist vulnerable customers:

- Free phone & local rate contact numbers
- Provide a variety of communication and payment methods
- Direct dial numbers for 3<sup>rd</sup> sector to the Welfare Team
- Debt recovery pack including budget forms to help customers take back control of their finances
- Providing translation services to those whose first language is not English
- All Enforcement Agents carry language identification cards
- Language line / language matrix
- Interpreters
- Sign language available
- Braille and large print letters
- Debt advice hotline
- Free payment options
- Home visits
- Local surgeries
- Signposting to advice agencies

All staff are intensively trained, display a positive attitude and are considerate to customers in financial difficulties; responding sympathetically to their difficulties and encouraging them to obtain guidance from a debt advisory organisation.

Through regular dialogue with customers and advisory bodies we will ensure that enforcement staff are kept up to date with any changes in our Collection Policy and carry the most up to date contact details for advisory groups within each area. Equita are skilled in achieving the correct balance between maximising payments whilst ensuring that the most vulnerable are treated sympathetically and will work with our client in shaping a collections policy that mirror's our client's own corporate approach.

## 4.10 STAFF TRAINING

It is essential to ensure all employees likely to be dealing with such groups are given the correct training and attend the following courses which are readily available to Equita:

- Introduction to Benefits
- Welfare Benefits Overview
- Practical Solutions to Common Benefit Problems
- Identifying the Vulnerable
- Assisting the Vulnerable
- Customer Care
- Providing fair and sensitive treatment in vulnerable conditions
- How to identify various individual and group behaviours
- Understand prejudices and discrimination
- Appreciate the difference between diversity and equal opportunities
- Understand the law on equal opportunities in the workplace
- Identify different types and possible effects of harassment and discrimination
- Apply different methods in dealing with discriminatory situations
- Apply an equal opportunities approach to your job
- Cross Cultural Communication – history, meaning and relevance.
- The impact of cultural values on business norms, practices and behaviours.
- Examples of the positive and negative manifestations of cross cultural differences
- Equality, Diversity & Human Rights Legislative Training
- Race and Equality Relations
- Cultural awareness in the UK
- The mentally healthy workplace
- Discrimination, language, and labelling

## 4.11 SPECIALISED STAFF

Equita have specialised staff who have had previous experience and / or advanced training on all aspects of vulnerability to include:

- Learning difficulties
- Deaf
- Disabled
- Ethnic minorities
- Mental Health

## 4.12 ENFORCEMENT AGENTS & CUSTOMER FACING STAFF SPECIFIC TRAINING

Equita training course given to all Enforcement Agents' is the highest quality in the industry and is County Court and IRRV approved, therefore making our team of Enforcement Agents the finest in the UK. The training course includes comprehensive modules on identifying and dealing with vulnerable customers. Following the Enforcement Agents comprehensive and intense training they are tested and signed off by Senior Management before commencing practical training with a senior Enforcement Agent.

All Enforcement Agents and Investigations Officers are intensively trained on identifying and dealing with varying categories of the vulnerable and have also received training on safeguarding children. All Enforcement Agents and Investigations Officers carry a handbook which includes guidelines on identifying and dealing with vulnerable people that they can refer to at any time.

All staff are sensitive, use discretion and treat each case individually. Enforcement Agents motto is *'if you are unsure of the customers vulnerability always seek advice from our Client'*.

## 4.13 DEALING WITH VULNERABLE CUSTOMERS – CUSTOMER CONTACT CENTRE

Customers can telephone the contact centre on either our FREEPHONE number or a LOCAL number. All operators within our Customer Contact Centre are intensively trained prior to commencing their duties, with particular regard to customer service and identifying and dealing with vulnerable customers. Their training includes using type talk and text talk for the deaf and guidelines from MIND in identifying and communicating with people who show signs of having mental health problems. Training also includes dealing with customers who struggle to speak English and dealing with ethnic minorities and cultural and diversity awareness.

Operators use discretion and record all details of the call on the case file. If a vulnerable customer is identified, the operator follows our Clients and Equita guidelines and codes of practice and seek further advice on the conclusion of the call swiftly and sensitively.

## **4.14 OFFICE VISITS**

Equita use specialist trained staff within their local offices who have advanced training in dealing with the vulnerable. We ensure at least one member of staff at each site are able to use basic sign language and the whole staff speak a variety of languages and have access to translation and interpreting services. Equita provide a 'FREEPHONE' in all of our payment offices allowing customers to direct dial their utility company free of charge to deal with any direct queries they may have. All our offices are wheelchair accessible.

## **4.15 CORRESPONDENCE RECEIVED (I.E. EMAILS, LETTERS)**

Staff dealing with communications from customers are always on the alert to identify vulnerable customers and use information given by a customer to update the case and, wherever necessary, return the case under client guidelines or seek advice from our client. Sensitivity and discretion is always used and our client updated on any situation where a vulnerable customer has been identified.

## **4.16 DEALING WITH CATEGORIES OF VULNERABLE CUSTOMERS**

### **Pregnancy or recent Birth of a Child**

Where the customer states that they are in the advanced stages of pregnancy and / or have very recently given birth to a child, the operator will carefully assess the person's financial position and / or support structure before requesting payment of the arrears. Where the operator considers the person may be vulnerable, they will place the case on hold for an agreed time and seek further advice from the Client. This may result in the Client withdrawing the case and / or a long-term arrangement being agreed. The outcome will be communicated to the customer within 48 hours.

### **Recent Bereavement**

It is a requirement of all contact centre staff to deal sympathetically with any customer who may have suffered a recent bereavement to an immediate family member. Where the operator is advised of the bereavement, they should seek to confirm the details and place the account on hold for a minimum period of 28 days and / or seek to establish an arrangement to clear the arrears, if this is appropriate.

## Recent Unemployment

Equita recognise that in the current economic climate, customers may be unexpectedly made redundant without warning. Where contact is made, the operator will seek to establish the precise position regarding benefits and other household income. Where appropriate, the customer will be referred to an advisory group such as the Citizens Advice, Christians Against Poverty, Money Advice Trust and Stepchange, and will complete a new income and expenditure analysis. Where the debt is the subject of an arrangement and payments have previously been maintained, the operator may consider varying the arrangement to reflect the customer's new circumstances.

## Serious Illness / Long Term Sickness

Where contact is made with the contact centre by either the customer or a carer acting on their behalf, or an approved 3<sup>rd</sup> sector case worker with explicit permission to discuss the case, full details of the illness will be obtained, and the case placed on hold pending discussion with the client. If the illness or sickness is considered to be most serious, the case will be returned to our client immediately, and the caller provided with contact details of the client to discuss the most appropriate way forward.

## Severe Financial Difficulties

On contact being made with the customer, Equita customer contact staff will seek to complete an income and expenditure form that is designed to establish what total liabilities the customer may have, what priority debts and what payments may be made against the debt. Where an individual claims to be in such severe financial difficulties that they cannot make any payments, they will be referred to a local or industry related advisory body, however an investigation/welfare officer may make an appointment to visit the customer to obtain clear information regarding their status. This visit will not add any additional fees to the customer.

## Ethnic Minorities who cannot Understand or Speak English

Equita appreciate that on occasions the customers' first language will not necessarily be English. The Enforcement Agent will not abuse the trust of vulnerable customers whose first language may not be English. The Enforcement Agent will identify themselves by showing their ID card and will attempt to find out if there is an adult English speaker in the property. The Enforcement Agent will always obtain permission before speaking to someone else.

Sometimes it is difficult to identify a language but Equita have a variety of methods to encourage communication.

Enforcement Agents (and customer facing office staff) carry a Language Identification Form where the customer points to one of the 211 languages which allows the Enforcement Agent to contact the interpreter for that language via the following methods:

- Via our internal language matrix of 43 languages
- Via our interpreter service
- Via our translation line
- Via Enforcement Agents translators installed in their mobile phones (for customers who speak a little English)

Our Customer Contact Centre operators are trained in identifying various languages and attempt to ascertain which language the customer speaks via a list of language nationalities (showing pronunciation) e.g. Francais (fransays) – French or Espanol (espanyol) – Spanish.

Once the language is identified, communication can then commence via the following:

- Via our internal language matrix of 43 languages
- Via our interpreter service
- Via our translation line

Making contact with any of the above is swift (average around 13 seconds) so it allows us to keep call times down.

#### **4.17 ANY OTHER GUIDELINES STIPULATED BY OUR CLIENT**

At the commencement of the contract, Equita will agree with our Client the precise definition of vulnerability that is sensitive to any local issues. This will be communicated to all frontline staff who will identify any who fall within the category at the earliest possible stage in the process. Where contact is made with our contact centre, and an operator is made aware of a potentially vulnerable case, further advice will be sought from a Supervisor and / or the client if in doubt. At this stage we will also signpost the caller to industry relevant agencies.

## **5 WORKING WITH THIRD PARTIES**

On each Council contract and in every area of the country, Equita aim to liaise with local Citizens Advice and other 3<sup>rd</sup> sector advice agencies recommended by the client, to form good three-way relationships between us, our client and them.

Equita have also given many presentations to local Citizens Advice and other 3<sup>rd</sup> sector organisation's including Stepchange, Money Advice Service, Money Advice Trust, and Christians Against Poverty in the past 12 months, to give an insight into the industry and share ideas for best practice when managing vulnerable cases.

The feedback from these presentations has been encouraging, particularly in playing a part in developing a close working relationship between Equita, the client and other third party organisations. This has enabled a transparent open relationship with specialist advisory groups.

Equita provide 3<sup>rd</sup> sector partner organisations with clear lines of communication and offer:

- Direct dial telephone lines / e-mails to Welfare Team
- Include local and national advice group contact details in debt advice pack

All correspondence received from both the 3<sup>rd</sup> sector, and the Ombudsman is dealt with as a matter of urgency and copies are supplied to our clients. We ensure:

- Correspondence is dealt with within 3 working days
- Copies of all correspondence are sent to the client within 24 hours
- All Enforcement Agents and Investigations/Welfare Officers carry a Debt Advice Pack which they will pass onto the customer if required. The Debt Advice Packs carry full contact details for Citizens Advice and other advice agencies locally and nationally.

Enforcement Agents also carry cards with local 3<sup>rd</sup> sector advice agencies contact details that they also pass onto the customer if the Enforcement Agents deem it appropriate.

## 6 OTHER ORGANISATIONS WE LIAISE WITH

Equita also take advice from the following organisations with regard to our training course content and codes of practice:

- MIND (information and advisory charity for people with mental health problems)
- Ethnos (specialists in ethnic minority research)
- Scope (equal opportunities charity for disabled people)
- RNIB (Royal National Institute of Blind People)
- Sense (charity for deaf/blind people)
- Christians Against Poverty
- Stepchange
- Money Advice Trust
- Money Advice Service
- Samaritans
- MALG (Money Advice Liaison Group)

## 7 DOCUMENT CONTROL

### 7.1 DOCUMENT HISTORY

Revision Date	Version Number	Summary of Changes	Author
23.03.2017	1.0	First Version	Natalie Knott
21.05.2019	1.1	Updated Version	Edd Moore

### 7.2 REVIEWERS

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### 7.4 DISTRIBUTION

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