

## Vulnerable Customer Guidance

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If you are concerned that the person is at imminent risk of harm to themselves or others please see [People : I need urgent help with a caller](#)

### Who are vulnerable customers?

Vulnerable customers are anyone who, due to their personal circumstances, is especially susceptible to harm. It is not easy to define what creates a vulnerable situation. Even if someone does disclose a specific medical condition or personal situation, this doesn't automatically mean they are vulnerable to detriment. This is because the same condition or life event can impact individuals differently. For example, not all customers with experience of mental health problems will require additional support but, customers experiencing a period of poor mental health may be particularly vulnerable. This is why it is important to identify and start conversations on vulnerability.

Time will also play a factor. Some vulnerable situations are created by one off or exceptional circumstance and last for a short amount of time. Some customers will experience recurrent and varying periods where they are vulnerable. Whereas others will have long term needs that are constant and fixed.

### Identifying Vulnerable Customers

Identifying whether a customer is in a potentially vulnerable situation is the first step to providing them the support they need. There are three ways you may identify a customer's vulnerability:

1. self-disclosure;
2. looking for limitations;
3. spotting the signs.

### **Self-disclosure**

The easiest and most effective method of identification is to provide customers the opportunity to self-disclose. Frontline staff should routinely advise all customers that disclosing a vulnerable situation can potentially result in additional support being provided.

There are barriers that prevent customers from self-disclosure. They may have concerns that telling others their personal information may result in unfair treatment, damaging data-sharing or that it simply won't make a difference.

Customers should be reassured that disclosures of a health problem or difficult personal situation will always be heard, taken seriously, and considered.

### **Looking for limitations**

If a customer is having difficulty understanding information or remembering this could impact their ability to make decisions. The limitations may be caused by a range of factors such as difficulties with language, literacy or numeracy.

A customer with mental capacity limitations could be particularly vulnerable and susceptible to harm. To assist in identifying customers with these limitations you can use the BRUCE protocol.

- Behaviour and talk – you should look for indicators in the customer's behaviour and speech including:-
- Remembering – is the customer showing signs they have problems with their memory or recall?
- Understanding – does the customer appear to understand the information you are giving them?
- Communicating – is the customer able to communicate their thoughts, questions and decision making?
- Evaluating – can the customer weigh up their options or identify the consequences of the information shared with them?

### **Spotting the Signs**

In conversations customers may share small and important signs about their vulnerability. You should look out for these clues to take the opportunity to find out more about a customer's vulnerable situation.

Some examples of these clues may be:

- mentions in conversation of illness, disability or impairment
- references to contact with the health sector (doctors, nurses, carers, and others)
- references to contact with the social care sector (social workers, key workers, support workers)
- references to receiving specific benefits such as sickness or disability benefits
- mentions of life events such as time in hospital, imprisonment, or bereavement
- references of actions that have, or haven't, been taken by the agency that have a negative impact such as using a particular method of communication

### **Next steps**

Identifying a customer's vulnerability is only the first step to providing them the support they need. It starts a conversation to help you understand more about their situation and needs. The next section will provide advice on how to effectively have these conversations.

### **Supporting conversations**

It is challenging to start conversations with customers about their vulnerability. You may be worried about saying the right thing or causing offence. It is important to remember most customers will not object to a simple but polite question about their wellbeing or situation.

Before starting a conversation, you should consider if it is the right moment to raise the issue. The customer may be in a public place or have indicated they have limited time. If the time isn't right, you should try to make an arrangement to speak to the customer at another time.

### **Starting a conversation**

How you begin the conversation will depend on what you've learned when identifying the vulnerability.

Some examples of how you may start a conversation:

- "I heard you mention being quite unwell recently. If you tell us what's happening, we might be able to provide you with more support?"
- "I noticed that our form might be difficult to follow – can you tell me how we could make it easier for you to complete?"
- "When they need it, we can provide our customers with more support. What might we be able to do to support you?"

- “Is everything OK at the moment? If not, is there something we can help you with?”
- “Are there any health or other issues we should know about?”

In all cases you should remind the customer that their disclosure will be treated confidentially and used to help us help them.

Customers may not always be receptive when you first start a conversation about a vulnerable situation. They may instinctively tell you they are fine. This is understandable as they may find it difficult to discuss their situation.

If a customer doesn't want to talk you should accept this. You should let them know if they change their mind that support is still available.

- “Ok, do let us know if there is an issue though. We will always try to help.”
- “That's ok, if anything changes in the future, please let us know so that we can best support you.”

### **Handling a customer disclosure**

If a customer has chosen to trust you with information relating to their vulnerability it is important to deal with this information appropriately. If not handled properly the opportunity to support the vulnerable customer may be lost. As well as potential breaches of the Data Protection Act.

A tool to assist with disclosure management is referred to as the TEXAS protocol. (The appropriate order of the steps has been revised so it now spell TAEXS) :

- Thank the customer
  - “Thank you for telling me about your situation, as it will help us take this into account”
- Ask the customer questions to get key information
  - “How does your situation affect your ability to communicate with us?”
  - “Does anyone help you such as a carer, relative or other third party?”
- Explain how the information will be used.
  - “Let me explain how we'd like to use this information. With your permission I'd like to record this information on your case file so that other colleagues are best placed to understand your situation and assist you. I will also discuss your situation with my manager to identify the best way to support you”
- eXplicit consent

- “Can you please give me permission to take the actions I’ve described?”
- Signpost or refer to external support (where this is appropriate)
  - “You may find it useful to contact…”

It can be distressing for customers to have to keep repeating details of their situation. With the customer's consent it can be helpful for the customer and your colleagues to record details of their vulnerability on our systems.

You need to be mindful how this information is stored. It should be noted consent to store information about a customer's vulnerability as it relates to protected characteristics can be withdrawn. If a customer withdraws their consent the agency has a legal obligation to remove the information from our systems. ISCIS notes cannot be deleted so this should not be used to record these details. Wisdom files can be deleted so this would be the appropriate place to store this information. You can use the ISCIS notes to give the location of the wisdom file and that it should be read before engaging with the customer. INSSight will have different capabilities so we will update the guidance to reflect this following implementation.

When recording information on a customer's vulnerability it is important to consider what information will best assist the customer being supported in the future. Details and specifics of their condition may not always be relevant to the support they need. Focus on recording any reasonable adjustments or support needs that have been discussed with the customer.

Information held on a customer's vulnerability should be regularly reviewed to ensure it remains relevant. If more than six months has passed since the initial discussion on vulnerability or a review, and the customer is still engaging with the agency, you should discuss with the customer if the information we hold reflects their current situation.

### **Next steps**

The larger goal of identifying vulnerability and handling a customer disclosure is to provide the customer with appropriate support. The next section will deal with this.

### **Supporting vulnerable customers**

It is important to remember the support you are expected to give is practical and not medical. By asking questions around the impact of a customer's situation you may be able to identify practical steps or reasonable adjustments that help customers engage with us.

Reasonable adjustments are changes that can be made to ensure a customer is not disadvantaged by their vulnerability. Examples of reasonable adjustments may be:

- communicating in method preferred by customer.

- receiving authority to engage with a third party/carer

In deciding if an adjustment is reasonable, you should consider the impact or risk. If there is minimal impact/risk the adjustment should be agreed without requesting medical evidence. You should also consider if the impact or risk may be mitigated with an alternative adjustment. If you are satisfied the risk has been mitigated by an alternative adjustment this similarly wouldn't require medical evidence.

If you are unsure of what reasonable adjustments may be appropriate/ can be made you should discuss this with your line manager.

Medical evidence should be requested where a significant risk/change to procedure is required due to the customers vulnerability.

Disclosing a vulnerability does not mean that a customer can be excused from engaging with us at all but applying reasonable adjustments should assist both parties in engagement.

### **Signposting**

It is not a requirement to signpost all vulnerable customers to external support. They may already be aware of or receiving external support. It can be frustrating to be repeatedly directed to the same organisation or overwhelming to be directed to numerous different organisations.

When asking questions around the key information of the customers vulnerability you should get an understanding of if signposting is appropriate. Indicators signposting could help the customer are:

- The circumstances that create the customer's vulnerability are recent. As a result they will be less likely to have knowledge of the support that may be available to them.
- When asking questions around the customers vulnerability they don't provide details of any support they are receiving to help manage the impact of the vulnerability.

If a customer's vulnerability is medical in nature and they have not contacted their general practitioner (GP) or sought medical advice it is most appropriate to advise them to do so.

Before signposting to a customer take time to determine if the service you are recommending is suitable. Some organisations provide support to specified groups, for example based on age. It is therefore best to recommend organisations with limited restrictions on who they serve. Such as an organisation that supports anyone in the region who has the vulnerability.

To effectively signpost you should be able to provide the customer with the following information:

- what the organisation does and the support it can provide
- how to access the service, such as contact details in their preferred method and opening times
- offer to provide the information in writing for the customer to refer to

Hub for Hope is the UK's leading mental health support signposting tool, with thousands of local, regional and national support groups and services listed. You can search by the customer's town/city for support available locally and nationally on a range of topics. Selecting up to three concerns to help identify a suitable organisation. Although Hub for hope is primarily a mental health support database it does have a broad remit including locating support for certain physical disabilities. If you are using [Hub for Hope](#) to identify an organisation to signpost you can find further details by selecting the organisations icon

Giving is Great's [charity database](#) is also a useful tool for finding signposting opportunities. It uses information from Companies House, the Charity Commission for England and Wales and the Scottish Charity Regulator. Using the advanced search you can search for Charities using keywords, activity or region. Although the purpose of the database is to provide corporate and financial information to potential donors the right hand side of each charities page has information on what the charity does, contact details and a link to their website.

You should make clear to customers they are being directed to a third-party organisation. You should advise you are not affiliated with the organisation you are recommending. You can provide the contact details as they may be helpful, but you aren't able to advise on the external organisations services or speak to their quality.