

Title: Compensation Policy

Author: Jez Morris

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Compensation Policy

We always try to provide excellent services but understand that unfortunately sometimes things don't go to plan. We recognise that in certain situations, it is appropriate to compensate our customers in recognition of any inconvenience, loss or distress arising from our failure to provide an adequate service.

This policy is designed to ensure that all compensation claims are dealt with fairly and consistently.

Who can apply for compensation?

All Christchurch Housing Society customers can apply for compensation. However, there are some occasions when this policy does not apply. For example, if your request for compensation is linked to an issue that Christchurch Housing Society is seeking to make an insurance claim for. In these cases, the compensation policy does not apply as your case will be submitted as part of the insurance claim Christchurch Housing Society is seeking. This policy also does not apply for compensation requests relating to when we have had to move you out of your home for building work.

When can you apply for compensation?

You can make a compensation claim at any time and Christchurch Housing Society will consider all requests for compensation on their own merits. However, you are not legally entitled to compensation and not all claims are successful.

Making a compensation claim

You can make a compensation claim verbally or in writing. You can do so by:

- Telephone
- Face to face
- In writing by letter or email

You must make your request for compensation within a reasonable timescale. We won't normally investigate a claim that refers to an issue which happened more than six months ago from the date of the claim.

When will we consider compensation claims?

We will consider compensation requests where services provided by Christchurch Housing Society or works by our contractors haven't been delivered in line with our policies and as a result you have suffered financial loss, undue distress, or significant inconvenience.

If you're claiming for financial loss, you'll need to provide us with details of the loss, and you may be required to produce receipts, bills or other proof of loss or damage.

We won't make compensation payments for disturbance caused by responsive repairs or improvements that were delivered in line with our policies and within reasonable timescales. This is because often it's not possible to complete these works without some level of disturbance and inconvenience to you.

We normally won't give out compensation payments for a lack of service or financial loss as a result of circumstances outside of our control, or where the loss of service or facilities is due to damage or negligence caused by you.

If you make a claim for compensation for damage caused by a contractor, and we accept this claim, we will normally pay the compensation directly to you. We will then make attempts to claim back the compensation from the contractor who is responsible for the damage.

How we deal with compensation claims

Our compensation process has two stages.

Stage 1

When we receive a request for compensation, our customer services team will log the claim and send you a compensation acknowledgment letter.

All applications for compensation will be investigated by the manager who is responsible for the service for which the claim relates to. This investigation can take place at the same time as a formal complaint investigation; however, compensation claims can also be made by you outside of the formal complaints process.

Stage 2

The investigating manager will enter the details of your case on to our compensation

register. They will then investigate your application and contact you to discuss the details of your claim.

They will request appropriate evidence of financial or other loss from you. If the compensation payment relies on you providing us with evidence of loss, you will need to return the relevant information to us within a reasonable timescale. This will normally be no longer than 28 days. If you haven't provided us with the relevant information within this timescale, the case will be closed.

Once the investigation is complete, if the investigating manager agrees that compensation should be awarded, they will either make an offer of compensation to you or make a recommendation to a more senior manager depending on the level of compensation.

How long will the investigation take?

We'll aim to investigate and respond to any compensation claim within 14 days. However, if it's a complex issue or we need information provided by third parties then we may need to more time to investigate your request. We will let you know if this is the case and will update you about the new investigation timescales.

What happens when an offer of compensation is made?

If we make you an offer of compensation and you accept it, the case will be closed, and the issue will be considered resolved. We will not make a payment until you have signed and returned a statement to agree this.

If you have any debts to us, such as outstanding rent arrears, then any successful compensation payment will be used to pay these debts off before you receive any money from the claim.

If we have made you an offer of compensation but you are unhappy with this offer, you can appeal.

If the compensation we have offered is made as part of a response to a formal complaint, your appeal will be reviewed in line with our formal complaints policy. If the compensation offer is not linked to a complaint, then your appeal will be investigated as a Stage 1 formal complaint.