Compensation Policy
Scope of Policy

This policy sets out how Platform Housing Group (the Group) will deal with compensation claims made by customers.

Applicability

The Policy applies to all members of the Group.

1. Policy Statement

1.1 The Group aims to provide an excellent service to all its customers. We acknowledge, however, that occasionally things go wrong, and the service fails to meet the Group’s standards.

1.2 Occasionally circumstances will arise when it is appropriate to provide some form of remedy or redress to customers and applicants. This can take the form of:

- an apology;
- providing a service;
- a bouquet of flowers, small gift or voucher;
- financial recompense for actual loss;
- replacement of goods lost as a result of negligence; and
- compensation or refund

1.3 This policy sets out the approach the Group will take in such circumstances. Any compensation will be fair, appropriate and proportionate.

1.4 In some circumstances the Group has a statutory obligation to pay compensation, as follows:

- home loss and disturbance payments under the Land Compensation Act 1973 - Home Loss and Disturbance Policy;
- payments due under the Right to Repair provisions - Right to Repair Legislation; and
- compensation at the end of the tenancy for tenants’ improvements - Right to Improvement Policy

2. Context

2.1 This policy relates to compensation for service failure/lack of service to all customers.

3. Aims and Objectives

3.1 The Group will ensure that:

- problems are resolved quickly and efficiently;
- practical solutions are explored to remedy the situation;
4. Policy Outline

4.1 Service failures and complaints

This policy should be read alongside our Customer Commitments, which sets out the service that our customers are entitled to expect. The Compensation Procedure provides specific detail of when compensation may be payable and how it will be calculated.

The Group welcomes feedback from customers as it provides an opportunity to put right what has gone wrong, and to learn from mistakes.

4.2 Examples of where compensation will be payable in relation to service failures are below:

- loss of some facilities in home after specified timescale for repair has elapsed, e.g. central heating not working;
- failure to provide services that are subject to a service charge, e.g. lack of caretaking services;
- failure of staff to take reasonable care, e.g. failing to update housing application following a notified change in circumstances; and
- actual loss resulting from a service failure, e.g. damage caused to carpet by a negligent operative

There may be other occasions when compensation should be provided to customers for service failures however it is impossible to cover all within this policy.

4.3 Complaints about other service failures

Compensation will not be paid if the circumstances are outside the Group’s control, e.g. specialised spare parts that need to be ordered, interruptions in gas, electricity or water supply or because of customers own action or lack of action.

4.4 Compensation for damage or loss

Where injury or damage to property results from an incident where compensation may be appropriate, the Group’s insurance company will be instructed to investigate and deal with the matter on our behalf. Whether compensation will be paid and in what proportion will depend upon the particular incident and circumstances.
Compensation Policy

It is important to appreciate that whilst we will fully meet our legal duties and responsibilities incidents can occur that cannot be compensated by the Group. Customers are reminded that they should take out their own insurance to provide cover against loss or damage to personal belongings, where the customer, rather than the Group, holds responsibility for loss or damage.

All accidents, concerns about safety, near miss incidents or damage to property should be reported to the Group as soon as possible so that we can record what happened, investigate, make changes to our procedures if appropriate and generally to allow us to react and make any required repairs or provide other compensation as soon as possible.

4.5 Compensation awards

- compensation will be made promptly once a decision has been reached;
- the customer cannot claim failure to act for any time prior to them notifying the Group;
- where there is an outstanding debt owed to the Group any discretionary payments made will be used to clear the outstanding debt in full or in part, unless the compensation is for actual loss; and
- prior to making payment the claimant will sign acceptance of any compensation made, as full and final settlement of the claim.

5. Equality and Diversity

5.1 We are committed to fairness and equality for all regardless of their colour, race, ethnicity, nationality, gender, sexual orientation, marital status, disability, age, religion or belief, family circumstances or offending history, as referred to in our relevant Group policies. Our aim is to ensure that our policies and procedures do not create an unfair disadvantage for anyone, either directly or indirectly.

5.2 An Equality Impact Assessment is to be carried out on this policy.

5.3 Anyone is able to make a complaint about the service they have received and this is managed under our Complaints Policy.

6. Monitoring and Review

6.1 Key performance information will be provided to the Leadership Team which will determine the effectiveness of this policy.

6.2 This policy will be reviewed every three years or on the introduction of new legislation, best practice guidelines or required operational changes, whichever is the sooner.
7. Associated Documents/Policies

7.1 List of documents/associated policies/publications:

- Complaints, Comments and Compliments Policy
- Complaints Procedure Summary – Staff guidance
- Customer Commitments
- Right to Compensation for Improvements Policy
- Right to Repair Legislation
- Home loss and Disturbance Policy

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