

Vulnerable Customers

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The Society asked the Alzheimer's Society in July 2015 to carry out a review of how we currently support people living with dementia and/or potentially vulnerable customers, both face to face and over the phone. Alzheimer's Society visited Branches, listened to calls and held staff focus groups. The review provided a glowing report of the empathy shown by CBS staff and concluded that there was desire to 'get it right' for the customer across all areas of the business. It was acknowledged that staff would like more understanding about dementia and how it impacts on the individual, balanced with knowing boundaries and not making assumptions about customers.

The review was part of a dedicated project focussed on vulnerable customers. To date we have introduced a Vulnerable Customer policy and extensive training following the Alzheimer's Society review and are also developing:

- System functionality, to capture a vulnerable customer's specific service needs, so they only need to tell us once.
- Alternative account for customers who do not need a full power of attorney but wish to delegate access to funds for a short period of time.

We have also reviewed both the Power of Attorney and registering a Bereavement processes, which has led to a number of staff and customer focused improvements. These have included:

- Producing literature, updating our web content and additional staff training to ensure customers are supported appropriately.
- Simplified notification process for customers and created a dedicated bereavement team.
- Increased the Society's financial limit where probate is required.

Project results/evaluation

Increased staff knowledge of Dementia and individual customer's needs.

Staff confidence in their ability to handle bereavement enquiries improved from 53% to 79% (staff surveyed rating 9 or 10/10) as a result of the improved training, processes and supporting documentation.

"Just been into a CBS branch where a customer who was clearly confused was dealt with in an exemplary compassion/patience manner. Two members of staff were initially speaking with the customer and then also the manager. Was very positive to see...." *Customer tweet February 2016*

Project area classification

Hospital care		Emergency care	
GP care		Dementia	x
Social care		Learning disability	
Voluntary sector		Other mental health	
Financial services	x	Palliative care	
Police		Advance planning, LPAs	
Legal		Commissioning	
Community health care		Training	x
Nursing and care home		For professionals?	
Acute care		For public and service users?	
Chronic care			