



TOM OWEN AND SON

Tom Owen and Son

Our Vulnerable Customer Policy

At Tom Owen and Son, we believe that nobody is immune to being vulnerable. It can happen to anyone at any time of life, under a variety of circumstances. We understand that this can mean you may need more help from us. This policy outlines how we ensure that your individual needs are considered and met.

Aims of the policy

We want to make sure that all of our customers with vulnerabilities are treated fairly, based on their individual circumstances. The aim is that all of our services are available to all customers, in a form that works for them.

Definitions

Being vulnerable can mean different things to different people. It can be as a result of personal circumstances that can lead to an individual being less likely to get the best service or less capable of making the best decision for themselves.

Vulnerabilities can be short-term, long-term or permanent. They could even reappear, meaning support is needed at different times. Factors that might lead to vulnerability include the death of a friend or relative, not being able to read or write, financial hardship, illness or disability. However, there are many more reasons that a person may be classed as having a vulnerability.

Policy statement

We believe that knowing and understanding vulnerability will help us to provide support to you or make reasonable adjustments. We aim to treat you, our customer, as an individual and will consider your personal circumstances when communicating with you. Any service provided to you by Tom Owen and Son, will be available to all our customers and presented in a way that means it is easy for each customer to make the best decision for them. When we are informed of something that could make a customer vulnerable, we may securely record it for future reference if that is the right thing to do. This is only the case when we are clearly told about a vulnerability. We will carefully plan how to deal with a vulnerable customer to make sure that they are not disadvantaged.

Please see our Privacy notice for further information on how we hold and use personal information about you.

The vulnerability will not be shared outside Tom Owen and Son and will not be a permanent record. Also, just because a vulnerability is recorded, that does not automatically mean that you will be treated differently. Each situation is different and will be treated carefully.

Contact us

To contact us with any questions or to let us know about a personal circumstance which you think we should know about, please see get in touch.