

Guide to completing the Financial Ombudsman Service consumer questionnaire

This guide is designed as an aid to completing the consumer questionnaire.

If you are not sure of any answers, tick 'Can't remember', 'Not Relevant', 'Not sure' or leave it blank but try to complete as much as possible. If you are still having problems filling it please call us on 0800 804 8425.

IMPORTANT

You will need to complete a new questionnaire for each agreement you're claiming for.

Section A: about you

A1. Please give us your name and contact details

Insert the name, date of birth, address, phone numbers and email address of the account holder. If it's a joint account enter details of both account holders.

A2. If someone is complaining on your behalf please give us their details

Please enter our details:

Name: Investor Compensation (Claims) Llp **Relationship:** Third Party
Address: Unit 1C, Riparian Way, The Crossings Business Park, Cross Hills, BD20 7AA
Daytime: 0844 88 00 648 **Fax:** 0844 875 1938
Email: info@investorcompensation.co.uk **Ref:**

A3. What is the name of the financial business you are complaining about?

Enter the name of the company that you think is responsible for your complaint. This is usually the provider of the loan or credit card.

A4. What is the policy number of the PPI you are complaining about?

Enter the specific insurance account number if known or the account number of your loan or credit card if not.

Section B: about the sale of the insurance

B1. When did you take out this PPI?

A. Enter the date that you started your loan or credit card agreement. This can be an estimate if you do not know the exact date.

B2. Did the PPI provide either single cover or joint cover?

Tick the relevant box if you know what type of policy you have/had or leave blank.

B3. How was the insurance sold to you?

Tick the relevant box for how you took out the policy. This can help decide what information the seller should have given or asked at the time of sale.

B4. Did the financial business give you advice or recommend that you take out this policy?

Tick 'Yes' here if you spoke to anyone about the product and/or insurance before you took it out, especially if you remember someone telling you that you had to take out the policy eg at a specific appointment for advise.

Tick 'No' if you made your own decision to open the product and/or insurance eg you applied online, by post or at the bank counter without speaking to someone.

B5. How did you pay for this insurance?

Tick the relevant box if you know what type of policy you have or previously held.

B6. What is the current situation with this insurance?

Providing as much info as possible here will help the provider find your paperwork and could give an idea on how relevant the policy was to you. If you would like to explain why the policy was cancelled early use the extra space on page 8.

B7. Have you ever made a claim on the PPI you are complaining about?

Making a claim does not stop you from making a mis-selling complaint but it will be taken into consideration if you win.

Section C: about the money you borrowed

This section can help to check if the seller looked into your circumstances before it sold the policy eg whether you could afford the repayments, whether insurance was suitable for the type of purchase.

If you have had financial difficulties this should be taken into consideration when your complaint is investigated and details of missed payments or arrears can help towards this.

Section D: about your personal circumstances

D1. At the time you took out this insurance what was your employment status?

Yours and your partner's if relevant, employment status will help decide if you needed the cover. For example many policies exclude self employment so you may have needed to be told about this before taking out the policy.

D2. Has your employment status changed since you took out the insurance?

Fill in the changes to your employment, even if you have changed a few times (eg been in and out of work but are now working again).

D3. What type of work did you do when you took out the PPI and who was your employer?

Enter your profession and employer's name, and your partner's if relevant.

D4. How long had you been working there at the time you took out the insurance?

Enter the length of time you had been at the company when you took out the insurance. Some policies will need you to have been employed for a certain length of time to be suitable.

D5. Did your employer pay you for time off for sickness, accidents or redundancy?

Tick the relevant box for you and your partner if relevant. if your employer did offer payments please note the length of time you would receive pay, as this can be used to establish suitability of the insurance.

D6. Did you have any other means of making your repayment?

Tick 'Yes' or 'no' here depending on your answer, and enter full details of any other insurance or savings you had if relevant.

D7. Did you have any health problems when you took out the insurance?

Tick 'Yes' or 'No' here depending on your answer, but enter full details in section E (including a brief description of what the health conditions are or were and if you discussed them, or were told about the exclusions, with anyone before buying the insurance).

Section E: about your complaint

Enter as much detail in these two boxes as you can. For example: the reason that you think the insurance was mis-sold and/or any further information that explains your case. You should do this section in your own words but you can use these sections as a **guide** to the type of answers you may use.

If the mis-selling is due to your employment status and/ or age

Were you self employed / unemployed / retired / over the age limit when you took out the policy?

Did the member of staff not ask about your employment status / age when the policy was sold?

If mis-selling is due to a medical condition

Did the member of staff not ask about any previous medical conditions?

Did the member of staff not inform you of the effect this could have on the insurance when the policy was sold?

Having now read the terms of the policy have you now noticed that the medical condition you hold is not covered?

If mis-selling is due to being unable to cancel your policy

Did you try to contact the firm only to be informed that you could not cancel the policy / only cancel the policy if I took out a new credit agreement.

If mis-selling is for general reason then your reasons for mis-selling may be similar to some of our other clients. Some of the reasons we often hear are:

I was not given the correct information when the policy was sold to me, as

- The salesperson stated / implied that taking out the policy would assist my credit application.
- The salesperson was very pushy in selling me the policy and I felt I could not say no.
- The salesperson did not tell me that the policy was optional and I have since realised that I have alternative insurance cover.
- The salesperson stated / implied that taking out the policy was essential for me to get the associated credit even though I informed them that I already had alternative insurance cover.
- The salesperson did not give me full information on what the policy would and would not cover
- I am concerned the sales assistant that sold me the policy has no financial background and the policy was not sold in my best interests.
- Having recently looked at the paperwork for my loan / credit card / store card I have noticed that only [insert name person covered by the policy] is fully covered by the policy and [insert name of person not covered by the policy] is not fully covered, when I was informed / led to believe that all parties were equally entitled to the insurance cover.
- Having recently looked at the paperwork for my loan / credit card I now realise that I have been paying for insurance that I did not know I had taken out so the PPI could not have been explained to me.

NOTE – Have you included all copies of paperwork about your insurance?

Section F: your declaration

Please read and sign this declaration

Sign and date on the lines provided. If it's a joint account both account holders should sign the form. If you are completing the form for someone else, this should be the person who holds the account.

Please use this page if you need more space for answering any questions

If you need to give more information in sections B to E, enter details on this additional sheet, making sure you also mention the relevant question number eg B6 Why the insurance was cancelled or E why you are unhappy with your insurance.

Now return the questionnaire to Investor Compensation (Claims) Llp in the freepost envelope provided along with your completed claim pack and FOS declaration.

If you do not have our freepost envelope please use our freepost address.

Freepost RSEU-JYRY-YBSE
Investor Compensation Claims LLP
Unit 1c
Riparian Way
Cross Hills
KEIGHLEY
BD20 7AA