Vulnerable Customer Policy

Complaints Handling Policy
Company Name: Vision Refurbishments Ltd
Effective Date: January 2026

Review Frequency: Annually or following any material change to legislation, accreditation requirements, or business operations

1. Policy Statement

Vision Refurbishments Ltd is committed to treating all customers fairly, respectfully, and with due care. We recognise that some customers may be vulnerable due to personal circumstances, health conditions, or life events, and may therefore require additional support during their refurbishment or renovation project.
This policy sets out how Vision Refurbishments Ltd identifies vulnerable customers, the support measures we put in place, and how we ensure that vulnerable customers are not disadvantaged in their dealings with us. The policy reflects our commitment to good consumer practice and is aligned with the principles of the Which? Trusted Traders Code of Conduct, relevant consumer protection legislation, and CHAS governance standards.
Our objective is to ensure that vulnerable customers are able to make informed decisions, understand the services being provided, and are treated with dignity and fairness at all times.

2. Scope

This policy applies to all customers of Vision Refurbishments Ltd, including domestic and commercial clients, and to all stages of the customer journey, from initial enquiry and quotation through to project delivery, completion, and aftercare.
The policy applies to all employees, directors, and subcontractors who have contact with customers or who are involved in customer decision-making, communication, or service delivery.

3. Definition of a Vulnerable Customer

A vulnerable customer is an individual who, due to personal circumstances or characteristics, is significantly more likely to be at risk of harm, disadvantage, or misunderstanding when engaging with our services.
Vulnerability may be temporary, situational, or permanent and may arise from one or more of the following factors.
Health-related factors may include mental health conditions, physical disabilities, long-term illnesses, sensory impairments such as sight or hearing loss, or reduced mobility.
Life events may include bereavement, serious illness, redundancy, relationship breakdown, caring responsibilities, or having been a victim of fraud or financial abuse.
Cognitive or capability-related factors may include dementia, learning disabilities, reduced capacity, low literacy or numeracy skills, or difficulty understanding technical or contractual information.
Vision Refurbishments Ltd recognises that not all vulnerable customers will identify themselves as such, and staff are expected to remain alert to indicators of vulnerability throughout all customer interactions.

4. Identification of Vulnerability

Vulnerability may be identified through direct disclosure by the customer or through observation during communication and engagement.
Indicators may include difficulty understanding information, repeated questions, signs of distress or confusion, reliance on another individual to communicate, or requests for additional time or assistance.
Staff are trained to identify potential vulnerability sensitively and without making assumptions. Customers are never required to disclose personal details beyond what is necessary to enable appropriate support.

5. Our Commitments to Vulnerable Customers

Vision Refurbishments Ltd is committed to ensuring that vulnerable customers receive appropriate and proportionate support tailored to their individual circumstances.
We commit to communicating clearly, honestly, and in plain language, avoiding unnecessary technical jargon where possible.
We will ensure that vulnerable customers are given sufficient time to consider information, quotations, and decisions, without pressure or undue influence.
We will take reasonable steps to ensure that customers understand the scope of works, costs, timescales, and any risks associated with the project.
We will act with patience, empathy, and professionalism at all times.

6. Reasonable Adjustments

Where vulnerability is identified, Vision Refurbishments Ltd will make reasonable adjustments to support the customer. Adjustments may include, but are not limited to, providing information in large print or alternative formats, adapting communication methods to suit customer preferences such as email rather than telephone, or contacting customers at agreed times of day.
We may allow additional time for customers to review quotations, contracts, or advice, and to seek independent support if required.
Where requested by the customer, we will communicate with an appointed representative, family member, carer, or advocate, provided appropriate consent has been obtained.
Adjustments will be proportionate, practical, and focused on enabling the customer to engage fairly and effectively with our services.

7. Staff Training and Awareness

All customer-facing staff receive training to help them identify vulnerable customers and respond appropriately.
Training includes guidance on recognising indicators of vulnerability, communicating sensitively, maintaining professionalism, and understanding when to escalate concerns.
Staff are encouraged to seek guidance where they are unsure how best to support a customer, and no employee will be penalised for raising concerns in good faith.

8. Data Protection and Consent

Any information relating to a customer's vulnerability is treated as sensitive personal data and handled in accordance with data protection legislation.
Vision Refurbishments Ltd will only record information about a customer's vulnerable circumstances where it is necessary to provide appropriate support and where the customer has given freely given, informed consent.
Such information will be stored securely, accessed only by authorised personnel, and used solely for the purpose of supporting the customer.
Customers may withdraw consent at any time.

9. Accountability and Escalation

Vision Refurbishments Ltd has appointed a designated individual responsible for overseeing vulnerable customer matters. This individual provides advice and support to staff, ensures consistent application of this policy, and acts as a point of escalation where additional guidance is required.

Where a vulnerable customer raises a concern or complaint, it will be handled in line with our Complaints Handling Policy, with additional care taken to ensure the process is accessible and supportive.

10. Monitoring and Continuous Improvement

We monitor how vulnerable customer cases are handled to ensure this policy is applied consistently and effectively. Feedback and lessons learned are used to improve staff training, communication practices, and service delivery. This policy supports our wider commitment to ethical trading, customer care, and compliance with Which? Trusted Traders and CHAS accreditation standards.

11. Policy Review

This policy is reviewed annually or sooner where required due to changes in legislation, Which? Trusted Traders requirements, CHAS accreditation updates, or operational changes.

Approved by: Nour BAHRA
Director
Vision Refurbishments Ltd

