



Supporting customers in vulnerable circumstances

Adviser guide



Working together to support you and your customers

Recognising individuals needs

There are many reasons why a customer could be considered vulnerable – their health, financial situation, recent life events, or finding it difficult to deal with financial services. That's why it's important for us to genuinely listen and understand our customers and their circumstances so they are not put at a disadvantage. Whilst we talk about customers being in a vulnerable circumstance, we don't want to label customers as 'vulnerable'. We would like to focus on what harm or disadvantage customers may be vulnerable to and how we can support them.

Providing extra help

It's key to remember that not everyone with these challenges or with characteristics of vulnerability will be struggling. They might just need different or extra help. Of course, vulnerability isn't always permanent. Sometimes it's only temporary or occurs now and then. So, we need to be ready to be able to offer flexible, and personalised help to these customers.

Working together

We appreciate the relationship we have with you, and we understand the importance of working together to meet the needs of your customers, especially when it matters the most. As the first point of contact for customers to talk to about their

insurance needs and circumstances, you can help us understand these so that we can tailor our products and services, help your customers choose the right solutions for them, and provide the best possible service and support.

Support for you

We want to make sure you have everything you need to help customers who might need a bit more support. That includes:

- Training and advice on spotting customers who might need extra help.
- Providing support to find the right solutions that fit their needs. That might mean extra support and advice on claims, and getting access to the right products and services.
- Connecting them with specialist teams who can offer more support and advice when it's needed.

By working together and prioritising the wellbeing of our customers, we can deliver outstanding outcomes and truly make a positive impact on their lives.



In 2024, one person was declared bankrupt every 4 minutes 20 seconds

Source: The Money Charity



In 2023 there were over 100k divorces in England and Wales

Source: Office of National Statistics 2023



54% of UK adults say they have felt anxious as a result of the rise in the cost of living



Source: moneyandmentalhealth.org



How to identify a potential vulnerability

It's important to spot when someone's vulnerable as soon as possible, to be fair and helpful to everyone.

At Zurich we don't believe it's possible to identify vulnerable customers through a checklist or specific criteria. Instead, it's important to understand that the world is always changing, and the demands and pressures can affect anyone at some point in their lives, leading them to need support with their wellbeing in four key areas.

- Financial Wellbeing▶
- Mental Wellbeing▶
- Physical Wellbeing▶
- Social Wellbeing▶

Financial Wellbeing is all about feeling secure and having enough money to cover your needs. It's also about managing your daily finances and having the freedom to make choices that let you enjoy life. It means having the skills and knowledge to make smart decisions with your money.

Signs to look out for:

Listen carefully and look out for any signs a customer may be struggling, these can include:

- not being able to make payments on time
- requests to reduce their premiums
- cancelling their policy as a result of stretched finances



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Financial Wellbeing



Mental Wellbeing



Physical Wellbeing



Social Wellbeing



Mental Wellbeing is about your thoughts and feelings and how you cope with the ups and downs of everyday life. It's not the same thing as mental health, although the two can influence each other.

Signs to look out for:

- low mood; a flat, slow way of speaking
- poor concentration
- talking very fast, jumping between topics or ideas
- worrying, feeling overwhelmed by things, or finding it hard to make decisions
- difficulty controlling emotions; being tearful or upset or signs of aggression, irritability, or short temper.



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Physical Wellbeing



Social Wellbeing



Physical Wellbeing is the ability to maintain a healthy quality of life that allows us to get the most out of our daily activities without undue fatigue or physical stress.

Physical characteristics may also mean accessing our products, services and communications in different ways, including different means of talking with us.

We should always ask our customers their needs and preferences, be able to discuss the options available and be prepared to follow up in writing where it would benefit our customer.

Alternative communication options include but are not exclusive to:

- digital channels
- [SignLive](#) for customers who want to get in touch using British sign language and have registered for their services
- [Relay](#) a type/textphone service for customers who are deaf or hard of hearing
- written communications in large print or braille
- translation and interpretation services.



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Financial Wellbeing



Mental Wellbeing



Physical Wellbeing



Social Wellbeing



Social Wellbeing (the social dimension of health) refers to our ability to make and maintain meaningful, positive relationships and regular contact with other people in our world – family, friends, neighbours, and co-workers.

Signs to look out for:

Whilst signs may be similar to that of poor mental health consider the risk factors defined earlier that may mean they're more susceptible to social isolation and loneliness.

- extreme moods of ups and downs
- poor concentration or finding it hard to make decisions
- expressing feelings of being overwhelmed by things
- tearful or emotional
- not wanting to end a conversation

We've explained these areas and what they involve. It's not unusual for people to face difficulties across more than one area at the same time, as they are often linked.



What can go wrong if we don't identify a vulnerable customer?

Failing to identify vulnerability can have serious consequences for the customer. Customers who don't get the support they need may suffer harm, have negative experiences, or make poor decisions.



There are 16 million disabled people in the UK

Source: Scope.org.uk

How to support a customer's wellbeing

Identify

Take the time to actively listen and recognise indicators of vulnerability.

Engage

Pay attention to what customers say and use it to decide what to do next. By paying attention to their experiences, we can understand their problems and needs better, and we can provide the right support. This is especially important for our most vulnerable customers.

Support

Provide the appropriate support by taking a proactive and personalised approach to supporting customers' needs but don't assume what the customer wants; check their preferences or needs with them.

Signpost

Customers may need specialist support you can't provide. Our relationship with your customer doesn't begin and end with a medical crisis or a claim. They have access to Zurich Support Services, an independent team of counsellors, advisers and legal experts. They're a phone call away whenever your customer – or member of their family – needs them. You will find more information on our website – [Zurich Support Services](#) | [Zurich for advisers](#)

Your customers can access a list of organisations and charities that offer support for a range of challenges. For more information and helpful resources, please visit our customer wellbeing page on the Zurich Insurance UK website – [Customer wellbeing](#) | [Zurich Insurance UK](#)

When a customer shares sensitive information with you the TEXAS drill can be used as a guide to ensure you gain the correct consent to record it:

These tools can be used to ensure a positive experience for the customer

- TEXAS
- BLAKE
- IDEA
- BRUCE

Supporting a customer who has disclosed a vulnerability

Case study 9: TEXAS drill (Royal College of Psychiatrists/Money Advice Trust) | ABI

T E X A S

Thank the customer
This can be as simple as saying: "Thank you for sharing." Acknowledging what they've said can help put the customer at ease and remind them the information they've given will enable us to provide them with a better service.

Explain
Let the customer know how you will use this information. Will you be sharing this with another team? Or making a note on your records? This not only a legal requirement but also can build trust with a customer.

Explicit consent
In order to make any record of the information they've given, you must receive their explicit permission to do so.

Ask
To understand their unique circumstances, ask questions to make sure you understand what is affecting them and what solutions you would be able to provide. You can use the IDEA protocol to assist with this.

Signpost
Where appropriate, signpost to internal or external experts so they can receive further support from specialist who understand the specific area of vulnerability.



These tools can be used to ensure a positive experience for the customer

- TEXAS
- BLAKE
- IDEA
- BRUCE

Supporting customers who may be suicidal

Case study 4: The BLAKE protocol – how to support customers who may be suicidal | ABI

BLAKE

- Breathe (to focus)** – take a moment to focus your thoughts before acknowledging what the customer has said: “I’m so sorry to hear you feel that way. How can we help?”
- Listen (to understand)** – always take what the customer has shared seriously, and listen carefully for signs of imminent risk. Listen to the customer using verbal nods and recapping key information to show your understanding.
- Ask (to discover)** – listening is important, but when you’re not sure about something, ask questions to get a clearer understanding. For example, you could ask, “What’s causing these feelings?” or “Have you talked to anyone about how you feel?”
- Keep safe (from harm)** – based on your understanding of the situation and your company’s policy, if the customer is in immediate danger, you should contact the emergency services. You may need to stay on the line to continue talking to the customer. Reassure the customer that their safety is our primary concern, and any financial issues can be addressed later. “I’m concerned about what you’ve told me – what can we do to keep you safe?”
- End (with summary)** – once you are happy the customer is safe, you should summarise what has been discussed and agreed. This way, we can bring the call to a close and start recording any necessary information. “We’ve been talking for a bit, but before we finish up, let me recap what we agreed on and what comes next...”



These tools can be used to ensure a positive experience for the customer

TEXAS



BLAKE



IDEA



BRUCE



Supporting customers with a mental health condition

Case study 3: IDEA drill (Royal College of Psychiatrists/Money Advice Trust) | ABI

I

Impact

Find out how the mental health issue affects the customer's finances. This will give you a better idea of how severe the problem is and what it means for their money.

D

Duration

You should find out how long the customer has been living with the reported mental health problem.

This can inform decisions about the amount of time someone needs to be given to retake control of their decisions.

E

Episodes

Some people will go through multiple periods of poor mental health during their lives. Firms need to consider these ups and downs when making decisions.

A

Assistance

Firms need to think about whether the customer has received any care, support, or treatment for their condition. This could make it easier to gather medical evidence.

Throughout, firms should consider not just the business results they want, but also what would be best for the customer's health and financial wellbeing.



These tools can be used to ensure a positive experience for the customer

TEXAS



BLAKE



IDEA



BRUCE



Support for customers with difficulty making decisions

Case study 10: the BRUCE protocol – how to identify and spot customers with decision-making difficulties | ABI

BRUCE

Behaviour and talk

Listen to how the customer speaks that suggest they struggle with decision making. This could be feeling overwhelmed by options, procrastinating, or being frustrated.

Remembering

Notice if they are struggling to remember to things. It may help to send a summary of your conversations in writing, so they are able to look over it again.

Understanding

Keep in mind what their level of understanding is when it comes to various topics. It may be that they are struggling to decide because they don't fully grasp the information given.

Communicating

Allow customers to go at their own pace – they may need a bit more time to consider the options. Check in with them to make sure their communication preferences are up to date.

Evaluating

Go over each option and allow the customer to weigh up the options. This may mean repeating the options, and their pros and cons, a few times but giving clear information can assist them in making the decision.



Case Study

Personalised service in action

“

I'm **autistic** and would appreciate it if you could **notify me an hour before** the complaint handler calls. This will give me time to arrange for my father to be present, as he can help me understand any **complex information** better.

1 The Situation

A young customer using our 'pre-triage' service let us know that she is autistic and requested a one-hour notice before a complaint handler's call. This additional time would allow her to arrange for her father to be present, as he helps her process any complex financial information.



2 The Solution

Our 'pre-triage' service collects detailed information about complaints and always asks about accessibility or communication preferences before assigning cases. This ensures we provide communication and support that is tailored to each individual.

When Vicky took over the case, she texted the customer an hour before the scheduled call to confirm the number she would be calling from and to let her know to expect the call. During their conversation, Vicky focused on the customer's preferred ways of communicating. Together, they agreed to switch future correspondence to email, ensuring information would be easy to access and respond to.

When the customer requested a copy of the call, Vicky provided both a transcript and a digital recording, offering the customer a choice of format that best suited her needs.

3 The Result

The complaint was resolved successfully, with the customer expressing appreciation for the flexibility and understanding shown throughout the call with Vicky. By putting accessibility and individual needs at the centre, we made sure the customer will continue to receive clear, personalised support.



Case Study

Taking the time to listen: Putting customers first

1 The Situation

When Sam in our customer service team received a call from a customer, the customer explained he wanted to change his address and mentioned he had a stammer. Sam thanked him for sharing this information which helped set a comfortable tone for the conversation.



2 The Solution

Sam made sure the call went at the customer's pace. He listened carefully, never interrupting or finishing the customer's sentences. Sam didn't rush, understanding that making reasonable adjustments for his customer is not only important but also the right thing to do.

After updating the address, Sam explained that the customer could manage details like address changes online through the customer portal. He thought this might be a preferred option and offered to help with registration. The customer was interested, so Sam guided him through the process step by step.

Sam asked if the customer would like a note added to his file. This way, the customer wouldn't need to mention his stammer in future calls and would allow us to make a note of any communication preferences to make things easier for him whenever he needed to get in touch.



3 The Result

Sam's respectful and patient approach made the customer feel reassured and in control which the customer thanked Sam for at the end of the call. By taking the time to explain each step without rushing, Sam ensured the customer felt supported and valued.

Contact Us

The wellbeing of our customers is important to the team at Zurich. If you have any questions about this guide or would like to speak to one of our team members, please contact us using your usual method. Our team members can reach out to their Customer Wellbeing Champions, who can offer guidance and support as needed.



Contact Zurich for Advisers



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