

# The Motor Ombudsman's Vulnerability Charter

## We are committed to:

- 1** Never addressing an individual directly or publicly as **being vulnerable**, as they may not ever see themselves as being vulnerable or may be unaware of their vulnerability.
- 2** Treating all individuals **equally** and with **respect** regardless of their age, sex, sexual orientation, race, background, nationality, religious beliefs and personal circumstances, reflecting our core organisational values.
- 3** Recognising that vulnerability can affect any individual at any stage of life, and can be both **apparent** to another person or **hidden** from view.
- 4** Allowing every individual to share information or sensitive data about their circumstances and dispute in a **confidential** and **safe** environment without fear of personal judgement or prejudice.
- 5** Ensuring an individual's situation will be managed **sensitively** and **appropriately** based on any personal accounts and information provided.
- 6** **Adapting** our communication, language, channel and tone in line with an individual's needs to maximise understanding of terms and outcomes used at any stage of our dispute resolution process, and to make our service accessible to all.
- 7** **Training** all customer-facing staff to ensure they have the necessary skillset and interpersonal techniques to assist individuals in the most effective manner.
- 8** Ensuring that we **handle data** about vulnerability with sensitivity, only disclosing it where absolutely necessary and with consent.
- 9** **Signposting** an individual to the most appropriate point of assistance and support regardless of whether the business is accredited to one or more of our Codes of Practice.
- 10** Making our accredited businesses **aware** of the importance of adapting their processes to assist and communicate with consumers who may be vulnerable.