

Sometimes things can go wrong and the service you receive isn't up to scratch. We can help you if you have received poor service from your claims management company (CMC), but wouldn't it be nice if things didn't go wrong in the first place? With this in mind, we want to tell you about some of the common mistakes we have seen CMC customers make.

1. Be aware of which accounts the CMC are going to make a claim about on your behalf

Most CMCs' contracts will say that they are going to look into all of your accounts and, if you have joint accounts, they may look at these too. Be aware of which accounts the CMC are going to work on and let them know if there are any accounts you do not need their help with, put this in writing (an email is fine).

2. Give the CMC the right information

It is important that you give your CMC the right information about your complaint. If you are unsure of anything, get the CMC to explain it to you. After all, that is what you are paying them for.

3. Keep the CMC updated

If, after you have instructed the CMC, you are contacted by the service provider you are complaining about (the bank that sold you payment protection insurance (PPI) for example), you should let your CMC know. This will allow the CMC to help you with your complaint and it will make sure you and your CMC both know what is happening.

4. Cancelling the CMC's services

If, after instructing the CMC to act for you, you decide that you want to continue with the complaint yourself, it is important you cancel your agreement with the CMC. If you cancel after 14 days of instructing the CMC, you will have to pay the CMC for the work they have carried out to the point of cancellation. However, if you do not cancel the agreement, even if you work on the complaint yourself, it is possible you will have to pay all of the CMC's fees. Most CMCs will ask for cancellation to be in writing, and we would suggest you send your cancellation letter by recorded delivery.

5. Paying fees

Remember you have to pay the CMC's fees. If you receive a refund directly from the service provider (for example, your bank in a PPI claim) you will need to let the CMC know and they will then invoice you for their fees. Therefore, remember to keep enough money aside to pay their fee.

6. Making a complaint

If you do have cause to complain about a CMC's service, we would recommend you do this at the point you become unhappy. This will give the CMC the chance to quickly put things right. For more information on how to complain, please see our Guide to making a complaint.

And finally if you are not happy with the service your CMC has provided and you have given them an opportunity to resolve the complaint, you can contact us and we may be able to help.

Contact us:

www.legalombudsman.org.uk/contact-us/#contactourclaimsmanagementteam

We hope you have found this useful. Our staff will be happy to answer any other questions you might have. You can reach them on **0300 555 0333**.



**Common mistakes
customers of
claims
management
companies make**