

Energy and Water Ombudsman (Victoria) (EWOV) Vulnerable and Disadvantaged Customer Policy and Procedure – Service Team

November 2018

This document is to be read in conjunction with EWOV's Accessibility Policy, the Case Registration Policy and the Payment of Undisputed Amount Policy.

Background

As per EWOV's Case Registration Policy, a customer's complaint is assessed based on jurisdiction and the contact made with the scheme participant.

However, in some circumstances it may be appropriate for EWOV to decide that a standard Assisted Referral is not appropriate and decide that it is appropriate for the matter to proceed to an Investigation. Our Charter gives us the ability to investigate a complaint that hasn't been made to the scheme participant if we think it is necessary to avoid undue delay in handling the complaint (clause 2.5), and we will tell the scheme participant that we are investigating.

This policy provides guidance on how EWOV assesses whether a customer may be experiencing vulnerability or disadvantage and how we can handle complaints like this.

Factors EWOV will consider

Vulnerability is a broad term relating to the susceptibility of consumers to detriment because of their personal characteristics, such as disadvantage, or the specific context in which they find themselves.

In assessing how to handle a complaint we will consider things such as whether the customer:

- has low or no capacity to pay
- has limited or no ability to communicate, whether due to language difficulties, emotional distress or mental health related issues, serious or chronic illness or addiction
- has a disability EWOV is aware of – intellectual, psychiatric, physical, sensory, neurological or a learning disability
- threatens self-harm or harm to others
- has identified poor reading, writing and numerical skills
- is homeless, or at risk of becoming so
- is young (under 18)
- is elderly without capacity to communicate effectively
- has experienced other temporary distressing situations, such as bereavement, accident or natural disaster
- poses a potential risk to themselves, the scheme participant or EWOV
- has had multiple closed hardship cases.

We will also consider any other factors relevant to the individual complaint, as the above list is not exhaustive.

EWOV will not knowingly let our processes be used by customers to avoid the payment of debt or to trade while insolvent. We will consider relevant information and the application of our Payment of Undisputed Amounts policy and Same Customer, Same Issue Policy when assessing whether we think legal debt recovery proceedings should be put on hold or ceased.

Policy

EWOV will assess complaints on a case-by-case basis to decide whether normal case handling procedures may not be appropriate and the exceptions highlighted in EWOV's Case Registration Policy need to be used.

In some circumstances, a standard Assisted Referral may increase the time it takes to resolve the complaint adding additional stress, emotional or financial, to the customer who may already be experiencing vulnerability or disadvantage.

If EWOV does decide to apply this policy, it will let the scheme participant know the reason(s) why and if any additional steps are required from the scheme participant or EWOV as soon as possible.

EWOV may also contact the scheme participant beforehand and discuss with it how the matter could be appropriately handled.

Application of this policy

When assessing a complaint, the Service Officer should consider if the customer may be experiencing vulnerability or disadvantage and how EWOV should handle complaint e.g. to proceed with a standard Assisted Referral or to use EWOV's discretion and proceed to an Investigation.

A Service Officer will consider the customer's individual circumstances and decide whether it may be appropriate that the matter:

- Be handled as an Assisted Referral when there has been no contact between the customer and the scheme participant
- Bypass the Assisted Referral and go to an Investigation.
- Remain at an Assisted Referral and request that the scheme participant contacts the customer again.

If required a Service Officer can refer the matter immediately to a Team Manager or Team Coordinator for a case assessment.

In certain circumstances EWOV may determine that a matter might not need to proceed to an Investigation, but may be better handled as a facilitated Assisted Referral. This is where EWOV acts as the communicator between the scheme participant and the customer to pass on the

response. This can be used when the matter may be relatively simple, however due to circumstances it may be best that EWOV communicates the response directly to the customer.

If EWOV does decide to apply this policy, it will note in the complaint why it has decided to do so while considering the Privacy Policy and recording sensitive information.

Document history

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