

Vulnerable Customers Our Commitment

Supporting customers in vulnerable circumstances

This factsheet explains how RiverStone International supports customers who may be in vulnerable circumstances, what you can expect from us and our service partners, and where you can find additional independent support.

What we mean by “vulnerable”

Anyone can become vulnerable at any time. A person may be vulnerable because of a health condition, a difficult life event, or because they are less able to withstand financial or emotional stress. Vulnerability may be temporary or longer term.

Examples of vulnerabilities include but are not limited to:



Health

Physical disability, severe or long-term illness, hearing or visual impairment, poor mental health, addiction or cognitive impairment.



Life events

Bereavement, job loss, domestic abuse, relationship breakdown, caring responsibilities.



Resilience

Low financial resilience, low confidence or difficulty understanding information, limited digital access.

How we will support you

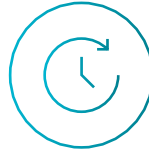
We will take reasonable steps to tailor our service to your needs.

Depending on your circumstances, this may include:



Communicating clearly

providing clear and concise information, avoiding complex technical terms.



Offering additional time

to consider information and explaining next steps and timescales.



Providing information

in alternative formats where available (for example large print) and agreeing a preferred channel of contact.



Allowing

a trusted person (family member, friend, carer, representative) to support you where appropriate.



Making fair adjustments

where we identify that our standard process could create avoidable harm.



Escalating concerns,

delays, or service issues promptly so they can be resolved.

If your claim is handled by a service partner

RiverStone may use specialist service providers (such as third party administrators and delegated claims partners). Our expectations are the same: customers must be treated fairly, supported appropriately, and kept informed. We monitor outcomes through management information, quality assurance, audits and complaints insights, and we challenge and remediate where we identify poor outcomes.

Tell us what you need

You do not have to disclose personal information, but if you tell us about your needs, we can better support you. We may ask a small number of questions to understand what adjustments could help (for example, the best time to call you, whether you prefer email or letter, or whether you want someone else to speak on your behalf). We will handle any information you share with care and only use it to support your service needs.

Contact us

If you have any questions, or need support in relation to vulnerability, please contact us using the details below:

By phone: +44 (0)800 587 6713

Enquiries: contact@rsml.co.uk

Complaints: complaints@rsml.co.uk

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