

Vulnerability Registration Service

A Guide to the Vulnerability Registration Service

Any of us at **any** time in our lives can have periods when, for whatever reason, we feel out of control or unable to cope. We may find it difficult to talk about, or even more challenging, difficult to do anything to help ourselves. We may be vulnerable because of an unexpected event such as an illness or a relationship breakdown, it may be the result of illness or because of serious financial difficulties.

The Vulnerability Registration Service (VRS) is designed to help people who have circumstances that need to be taken into consideration by the businesses or organisations that they have contact with. There is no cost to the people who register.

We'll make organisations aware

In our daily lives we deal with many different organisations in relation to our finances, household bills, rental payments, telephones, insurance, pensions and general purchases. And at a time, for whatever reason, we are feeling vulnerable, it is important for these organisations to be aware of our current circumstances so that they can treat us in the right way.

A single reference point

The VRS provides consumers and organisations that use the service with a single reference point to ensure that people do not need to have the same, often emotionally draining, conversation with those organisations.

The organisations which use our service will be alerted to the fact that someone's situation needs to be considered whether they are contacting them for the first time or where they have an existing relationship with them.

We don't define 'vulnerability'

The VRS does not define what 'vulnerable' is because there are so many different instances where this may apply and different situations mean that people need to be dealt with in different ways.

However, we do have some more specific 'subflags' you can select if you wish to provide more information on your situation such as 'mental health' or 'financial difficullty'.

What does registering mean?

People who register for the VRS can opt to simply make people aware of their circumstances or, if they feel it is right to do so, they can choose to be declined financial or related services for a period of time, perhaps because they feel that they are not in the position to make a decision which is really in their best interests.

We are able to show more detail about whey somebody is in a vulnerable situation where we have their consent to do so and, again, this gives companies the chance to treat them in the right the way. Consumers can notify us if they are vulnerable because of a mental or physical disability, there are mental capacity issues or a cognitive disorder, where a lifestyle even such as a bereavement or relationship breakdown has occurred, where there is serious financial hardship or capacity, if there is a gambling addiction, accessibility limitations of where the pandemic has had an impact.

Organisations which use our service will have the opportunity to speak with whoever registered the information and understand the reasons why somebody has registered with us and deal with them appropriately and sympathetically.



Registering on behalf of someone else

Some people may not be in a position to register themselves with the VRS so we also accept registrations from people who have a legal mandate, such as a Power of Attorney or where a Court or Protection Order is in place, to act on that person's behalf.

It could be that somebody is suffering from dementia or are elderly. This could also mean that they are extremely at risk of fraudsters stealing their identity.

There's no charge to register

We do not charge for registration. Once we have checked the details and made sure that the person is authorised to add them, they can be made available to the organisations which use our service. Where vulnerability no longer exists, the record can be removed from VRS.

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We'll protect your information

To protect the people registering with us, we will only hold contact details of name, addresses and date of birth together with some contact details. We will not do anything with the information that has been given to us other than running the VRS for the benefit of those consumers who register with us.

We also undertake very strict checks on organisations using the VRS, including an on-site audit, to make sure that the service is used properly and in the best interests of the people registering.



How to join our vulnerability register

It is easy to join the vulnerability register. Simply head over to our website <u>here</u> and enter your details. You will have the option to fill the form in for yourself or on behalf of someone else.

https://login.vulnerabilityregistrationservice.co.uk/vrs/