



www.insolvency.gov.uk

Quality Service Standard



Awarded for excellence



INVESTOR IN PEOPLE

April 2004



1. Who we are

The Insolvency Service is an Executive Agency of the Department of Trade and Industry. We deal with insolvency matters in England and Wales and some limited insolvency matters in Scotland. In addition, we deal with redundancy and associated payments in England, Scotland and Wales.

2. Our vision and priorities

The *vision* of The Service is to provide a world-class insolvency regime that contributes to the DTI's vision of prosperity for all. To accomplish this, our *mission* is to deal fairly and effectively with financial failure by achieving the following objectives:

- Promote a fair and effective framework for entrepreneurial activity.
- Lessen the burden of financial failure.
- Provide a better deal for all our stakeholders.

To enable us to achieve our objectives we have identified 3 key enablers:

- Most importantly, our success rests with our people. We are committed to building and developing a high-performing and diverse workforce.
- We also need to make effective use of our resources by developing an efficient and effective workplace.
- We have implemented a structured change programme that drives our improvement in service delivery to our stakeholders and raises the skills of our staff.

3. Our main functions are:

- to undertake the initial administration of the estates of bankrupts and companies in compulsory liquidation;
- to act as trustee/liquidator where no private sector insolvency practitioner is appointed;
- to investigate the circumstances and causes of failure of companies wound up by the court and individuals subject to bankruptcy orders;
- to report misconduct on the part of directors or bankrupts;
- to deal with the disqualification of directors in corporate failures;
- to regulate the insolvency profession;
- to provide banking and investment services for bankruptcy and liquidation estate funds;
- to advise DTI Ministers and other government departments and agencies on insolvency and related issues;
- to provide information to the public about insolvency and redundancy matters via our web site and helplines; and
- to assess and pay statutory entitlements to redundancy and associated payments when an employer cannot or will not pay its employees.

4. Our main users are:

- bankrupts;
- directors of companies in compulsory liquidation;
- creditors;
- insolvency practitioners; and
- employees entitled to redundancy payments.

We also have dealings with:

- courts with insolvency jurisdiction;
- the DTI and its Ministers;
- other government departments and agencies;
- the EU and international institutions;
- the general public and businesses to protect them from unfit directors and financial misconduct; and
- those seeking information about insolvency and/or redundancy procedures.

5. Equality of service delivery

We are committed to the fair and equal treatment of all our users. We will not discriminate against anyone on the grounds of race, colour, ethnic origin, nationality, gender, marital status, religious affiliation, disability, age or sexual orientation.

We are committed to assessing the effect of our policies and procedures on people from different ethnic groups to ensure that we treat everyone fairly. To enable us to do this, we will monitor the ethnicity of our users. We will use the data to assess the effect of our policies and procedures on users from different ethnic backgrounds and act on any adverse findings.

We are committed to providing access to our services to those with a disability. A copy of The Service's disability policy can be found at Annex A.

6. Quality of service

We believe that the standards listed in section 7 should apply equally to all those with whom we come into contact, for whatever reason. We aim to provide the highest quality service that public accountability allows. However, limits on spending may mean we have to phase in plans over a long period, for example the range of publications available in languages other than English. This does not reflect any lack of commitment on our part to improve accessibility to our services.

7. The Service Standard

We believe that a quality service can be achieved by:

- setting clear, measurable service standards and monitoring, reviewing and publishing our performance against them with as little paperwork and administration as possible;
- working with our users, partners and staff to ensure that we deliver high-quality services, and demonstrating this by being open, communicating clearly in plain language and in various other ways, and providing information about services, their cost and how well we perform;
- being fair and accessible to all users who access our services, offering choice wherever we can and paying special attention to those with special needs;
- continuously developing and improving our services and facilities by putting things right quickly and effectively when there are complaints, suggestions and expressions of dissatisfaction – and learning from compliments, too;
- using our resources effectively and imaginatively to provide best value for taxpayers and users; and
- helping to improve opportunities and quality of life in the communities we serve through positive, individually planned initiatives and the imaginative use of resources.

8. How we will achieve these standards

● **8.1 Set clear, measurable service standards and monitor, review and publish performance against them**

We will:

- publish our Charter defining the service standards users can expect (a copy of our poster 'The Standards of Service you can expect' is attached at Annex B);
- ensure that our staff are aware of the level of service that they should provide to our users;
- provide our users with a copy of the Charter on request;
- display the Charter and performance against the Charter standards in all our offices;
- measure our performance against those standards and publish the results in our Annual Report and Accounts and on our website;
- review our Charter standards in consultation with our users;
- display copies of our Annual Report and Accounts in the reception areas of all our offices and on our website.

- **8.2 Work with our users, partners and staff to ensure that we deliver high-quality services and demonstrate this by being open, communicating clearly in plain language and in various other ways, and providing information about our services, their cost and how well they perform**

We will:

- survey our users, partners and staff to assess the quality of our services and identify areas for improvement;
- compare our performance to that of other organisations and aim for the highest standards;
- talk to a sample of users to further test their satisfaction with the service we have provided;
- produce leaflets and guides to explain the role and work of The Service and insolvency procedures, addressing issues of concern and answering common questions in a form accredited by Plain Language Commission;
- produce leaflets and guides jointly with others to deal with issues of common interest;
- regularly consult users on their needs, their level of understanding of, and their views on the quality of information provided;
- monitor the benefits of work carried out in partnership with other organisations where there are benefits for both parties;
- provide information about our services, their cost and performance in our Annual Report and Accounts;
- actively consult users through representative forums and use their ideas to improve services and processes;
- actively consult staff and use their ideas to improve services and processes; and
- assess how well our staff deal with the public.

● **8.3 Be fair and accessible to all users that access our services, offering choice wherever we can and paying special attention to people with special needs**

We will:

- ask whether bankrupts and directors have special needs before arranging interviews;
- provide staff with a copy of our disability policy to assist them in dealing with users that have special needs;
- ensure that our accommodation is accessible to disabled users by continuing to comply with the Disability Discrimination Act;
- provide interview rooms in each office so that bankrupts and directors can be interviewed in private;
- publish this Quality Service Standard and disability policy on our website;
- assess the impact of our policies and procedures on users from different ethnic groups;
- ensure that staff are helpful and polite, fair and impartial, at all times and in dealing with users;
- ensure that staff give their name when they write to or speak to users in person or by telephone;
- ensure that staff wear a name badge when meeting users;
- seek users' views on the helpfulness and politeness of staff and the information that they provide;
- have a Public Service Officer available at each office to deal with any member of the public who wishes to comment or complain in person or by telephone;
- offer bankrupts the choice of interviews, where possible: either face to face or by telephone;
- ensure our website is accessible to the visually impaired;
- make leaflets and guides available in reception areas and also in a variety of formats, including on our website and on audiotape;
- provide our most popular leaflets in foreign languages;
- arrange translators or signers where needed.

● **8.4 Continuously develop and improve services and facilities, putting things right quickly and effectively as a result of complaints, compliments and suggestions**

We will:

- have an independent complaints procedure to ensure that complaints are dealt with fairly and effectively;
- ensure that users are able to register their complaint via our website, should they wish to do so;
- give staff written guidance on dealing with complaints;
- deal with complaints fully and promptly, within the timescale set by the published target;
- have systems in place to ensure that the same mistakes do not recur;
- regularly analyse and review complaints to identify changes and areas for improvement;
- publish details of complaints received and dealt with, including details of any compensation paid in our Agency Annual Report and Accounts;
- provide users with the opportunity to give feedback on services and facilities through comment cards and surveys;
- review comments made by users on our comment cards and surveys, and introduce improvements to our services where appropriate;
- monitor compliments received and introduce systems of best practice;
- record expressions of dissatisfaction and introduce improvements to our services where appropriate;
- have local audit systems in place to ensure that service levels are being achieved and to measure/evaluate the effect of improvements.

● **8.5 Use our resources effectively and imaginatively to provide best value for taxpayers and users**

We will:

- measure and be accountable for satisfaction among our users;
- ensure high levels of user satisfaction and benchmark them with other organisations;
- introduce a fee structure that recovers the cost of work done;
- bid for and secure sufficient funds for non-chargeable work;
- manage funds within agreed budgets and in accordance with agreed accounting standards;
- project-manage changes to our current and future IT infrastructure;
- make staff aware of the need for efficiency and value for money through the corporate planning process;
- provide good-quality accommodation that represents value for money and meets the needs of users and staff with due regard to the wider community;
- have appropriate systems for proportionately identifying and controlling risks without inhibiting opportunities to improve service delivery;
- store and disseminate information in accordance with best practice and legislative requirements; and
- report any savings and efficiencies achieved in our Annual Report and Accounts.

- **8.6 Contribute to improving opportunities and quality of life in the communities we serve through positive, individually planned initiatives and the imaginative use of resources**

We will:

- make a contribution to the wider community by implementing and sustaining an environmental policy including
 - recycling of glass, plastic, paper and toner cartridges
 - waste reduction
 - energy efficiency - the installation of a photovoltaic roof at our main building, 21 Bloomsbury Street
 - water-conservation policies
 - making better use of IT by introducing an electronic records management system, so reducing the demand for paper;
- offer work-experience opportunities and placements for sandwich-course students;
- encourage staff to take part in charitable activities.

Annex A: The Service's Disability Policy

Introduction

On 1 October 1999, Part III of the Disability Discrimination Act 1995 (DDA) came into force. Part III applies to the provision of services. It states that discrimination against a service user because of a disability is unlawful (except in limited circumstances). Further rules about permanent physical adjustments to premises come into effect in October 2004. Set out below is our access policy.

The Service has complied with the letter and the spirit of the legislation, but we continue to seek improvement. This paper reminds us of our responsibilities.

What is a disability?

A disability is a physical or mental impairment that has substantial and long-term adverse effects on a person's ability to carry out normal day-to-day activities. The DDA does not give a comprehensive list of conditions regarded as disabilities. It sets out the effects that a condition must have to be considered a disability. These include impairments of:

- sight
- hearing
- mobility
- ability to lift and carry everyday objects
- co-ordination
- speech
- memory
- ability to learn, understand, concentrate or appreciate the risk of physical danger.

What is unlawful discrimination in this context?

We will be discriminating unlawfully if, for a reason relating to the person's disability, we treat him or her less favourably than we would treat other customers to whom that reason does not apply and either:

- we cannot show that the treatment in question is justified; or
- we do not make reasonable adjustments to enable the person to use our services.

Who are our service users?

Our main users are:

- bankrupts;
- directors of companies in compulsory liquidation;
- creditors;
- insolvency practitioners; and
- employees entitled to redundancy payments.

What are our responsibilities to our service users?

The DDA says that it is unlawful for us to:

- refuse to provide or deliberately not provide to a disabled person any service that we provide or are prepared to provide to other members of the public;
- make it impossible or unreasonably difficult for a disabled person to use our services;
- fail to provide the same standard of service to a disabled person as to any other user;
- fail to provide our services on the same terms to a disabled person as to any other user.

All employees and others acting on behalf of The Service have a responsibility to work within the terms of this policy.

Directors will have responsibility for implementing and reviewing the Policy as appropriate in relation to their areas of responsibility. For example, they should:

- do promotional work such as providing guidance notes for recommended standards of good access and organising awareness-raising seminars;
- be involved in the planning process to ensure that Part M of the Building Regulations is enforced (covering access to buildings) as well as other health-and-safety issues;
- co-ordinate access audits and a programme of improvements involving the allocation of resources;
- liaise with any access working group to ensure it consults effectively and directly with disabled people who represent our local service users.

Which of our services are affected by the DDA?

The Service's buildings: access policy

Access is a human rights issue as disabled people should be able to use the same facilities as everyone else. Poor access prevents them from participating fully in society and exercising their rights to employment or services. Independent access is the ultimate aim, rather than having to rely on help from a member of staff or companion.

We are committed to achieving equal, independent access for all users of our services and facilities, and to the goal of a "barrier-free" environment accessible to all. "Access for all" includes people with disabilities and others such as the elderly and those with prams or pushchairs.

We promote the concept of "good access benefits all", both internally and externally to other agencies, businesses and the public, and will demonstrate commitment to better levels of access and facilities in all relevant policy thinking.

We will seek to ensure our own buildings are fully accessible. "Fully accessible" refers to the external route to the building (including accessible car-parking facilities) and all internal circulation routes, plus the provision of specialised equipment where appropriate.

All new buildings we occupy will be fully accessible, and any adaptations to existing buildings will seek to improve the level of access. All the existing buildings that we lease are subject to an access audit to identify improvements where these are necessary, and we are drawing up and implementing action plans arising from the recommendations of the audit.

Information we provide

We have adopted an Access to Information Policy, and offer information in alternative media to ensure people with differing needs get information in an appropriate format. Our website is “Bobby accredited” to ensure that those with impaired sight can use it. Eight of our main leaflets are available on audio tape. All our offices have induction loops fitted to help those with impaired hearing.

The initial appointment letter to bankrupts and directors invites people to tell us in advance if they have special needs. Our publications ‘The Insolvency Service Charter’ and ‘What happens when you are interviewed by the Official Receiver’ also ask people to tell us in advance if they have a special need.

Disability etiquette

Most people want to treat disabled people equitably but are not always sure how to go about it. If you are providing good customer service, you are probably already doing everything that is likely to be needed. If a customer tells you they have a disability, you may not need to know what the disability is - but you do need to know how you can help.

Some non-disabled people may be hesitant and fearful when interacting with disabled people. These notes on etiquette give you a few guidelines about this interaction, but most of it comes down to common sense and good manners.

In all communications with disabled people, it is important to understand that some widely used words and phrases give offence because they reinforce the prejudices and misconceptions you are trying to avoid.

It is important to remember these points when meeting or interviewing disabled people. But always try to behave as naturally as possible while avoiding language that may offend.

Use language sensitively

- Disabled people are all individuals: use disabled person or person with a disability. Do not refer to “the disabled”; it implies a block of similar people distinct from the rest of society.
- A person is not a condition, so avoid referring to an individual by the condition they have. A person with arthritis is not an arthritic”; a person with diabetes is not a diabetic”.
- Avoid attaching labels to people with or without disabilities. For example, the word “normal” has no real meaning as we are all different - it implies that people with disabilities are abnormal.

Words to avoid:

Use disabled person

Do not use handicap. Its origin cap in hand is associated with begging and is offensive.

Use a person with/ person who has

Do not use victim of /suffering from/crippled by/afflicted with.

Use a wheelchair user.

Do not use wheelchair bound.

Use deaf without speech.

Do not use deaf and dumb.

Use disabled person.

Do not use invalid.

Use a person with learning difficulties.

Do not use mental handicap.

Use a person with mental health problems.

Do not use mental illness.

General behaviour

Sit down, if possible, when talking to a **wheelchair user** so that your eyes are at the same level. Do not touch or push the wheelchair unless asked to do so.

Tell a person with a **sight impairment** your name and ask directly how you can help; this is usually by allowing the person to take your arm. You should guide rather than lead or propel the person. Advise on steps (up or down) and other obstacles as they occur. To help them sit down, place their hand on the back of their chair and tell them what you have done. Tell them when you are leaving them, otherwise they may end up talking to fresh air. If you are talking to them as part of a group, say their name if the message is meant for them in particular.

If you need to attract the attention of a person with a **hearing impairment** give a light touch on their shoulder or a wave of your hand. If they have some hearing, go to a quieter area of the office if possible. If they lip-read, then speak normally and face them directly. If neither, you may need to write notes. Many deaf people prefer to use sign language; this is a language like any other with its own grammar. Interpreters should be provided if deaf people are present at meetings or in an official interview. Find out if you need British Sign Language or Sign Supported English interpreters.

If someone has a **speech impairment**, do not finish their sentences for them or pretend you understand them when you don't. Always ask them to repeat themselves even if it takes several attempts.

If any person with a disability comes in with a **helper**, remember to talk to the person not the helper.

Offering help

Most people with disabilities do not need any extra help. The most common reason for requiring help, if they do need it, is being in a restrictive environment. Disabled people are all individuals; some will be very confident in asking for help whereas others will struggle on regardless.

Don't assume you know what an individual can or cannot do. People with disabilities often develop innovative solutions to everyday tasks, with or without technical aids or personal support. Offer help if you feel it may be needed by asking "Are you OK?" or "Do you need some help?" Never assume what help is needed and how to provide it; listen to any instruction you're given. People with disabilities have every right to refuse help.

Conversation

Do not be embarrassed about using common expressions, such as "See you later" or "I'll be running along then", which may relate to a person's impairment.

Challenge any joke based on an individual's impairment in the same way you would challenge all racist, sexist and homo-sexist jokes. Avoiding the issue implies silent agreement.

Do not ask about an interviewee's disability unless it is strictly relevant to your work.

Common courtesies

In welcoming a **blind** person to a room they have not been in before, give a brief synopsis of the "geography" (shape, size and windows) and contents (furniture and people) of the room.

If you are with a **deaf** person and an audible warning is given, e.g. a fire bell, make sure they understand what is happening.

Have clipboards handy for **wheelchair** users. Tables and desks may be the wrong height for writing.

Do not make any assumptions about the existence or absence of disabilities - some people have hidden disabilities, e.g. people who have epilepsy or mental health problems.

Fire

Please familiarise yourself with your office's fire evacuation procedures and the location of the designated safe area. You should tell the Fire Liaison Officer if you have a visitor with restricted mobility. You should also find out who the First Aid Officers are in your office. Further information can be found on the Secretariat intranet site under Supporting Disabled Users:
http://intraweb_curr/SDU/SDUmenu.htm

If you are unsure what to do, you should first ask the disabled person or contact the Disabled Customers' Liaison Officers, Anne Crabbe (tel 020 7637 6508) or Dee Grantham (tel 020 7637 6627).

Further information

- If an interviewee is not able to complete the PIQ or does not understand a question they are asked, or if you have to complete the questionnaire on their behalf, you can find more information on what to do in the Technical Manual on the intranet at Preliminary information questionnaire.
- If the interviewee is unable to read the narrative statement, you can find more information in the Technical Manual on the intranet at Narrative statements.
- If you need a translator or if the interviewee is deaf and requires a signer, you can find more information in the Technical Manual on the intranet at Supplementary matters.

If you are dealing with a person who is incapable of managing their own affairs, you can find more information in the Technical Manual on the intranet at Persons Incapable of managing their affairs.

