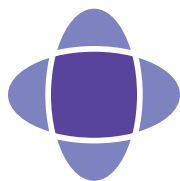
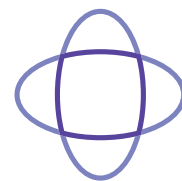


The Furniture
Ombudsman



Dispute Resolution
Ombudsman



ANNUAL REVIEW

2019



Inspiring consumer confidence since 1992

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Our people

2019 was another landmark year for us with more new members on-boarding than ever before. We extended the reach of the Ombudsman across a more diverse range of sectors, whilst consolidating our position in the furniture and home improvement industry.

”



An Ombudsman's remit is clearly far greater than the provision of resolutions to individual disputes. Providing recommendations, learning and development and on-going advice and support to ensure continuous improvement, is at the heart of the Ombudsman scheme. Ombudsmen are a crucial consumer protection mechanism, widely seen as a solution to providing effective consumer redress.

Ombudsman schemes are a pivotal part of the civil justice system with their ability to offer binding decisions, industry collated data, insights and training solutions tailored to the needs of the sector. This is recognised by policy makers, lobbyists and civil justice experts who identify the need for all major sectors to have their own Ombudsman.

Businesses need assistance to navigate the complex compliance matrix to ensure their terms are fair and their customer service teams are knowledgeable, supported and have the skills to meet these demands. We have the expertise to impartially provide both resolutions and solutions to assist businesses and their customers, in accordance with industry best practice and compliance with legal obligations.

The Ombudsman has been working in advance of anticipated future reinforcement of the role of the Ombudsman in the home improvement sector, particularly. Building on the strong foundations established over the last 25 years, in 2020 we will be changing our name to the Furniture & Home Improvement Ombudsman (FHIO). We will be sharing details of this rebrand with members in the coming months.

I hope you enjoy reading our Annual Review and I am very much looking forward to supporting our members through the challenging times ahead.

Judith Turner

Deputy Chief Ombudsman



Approved by Government under the
Alternative Dispute Resolution for Consumer
Disputes (Competent Authorities and
Information) Regulations 2015



Foreword



“ It is an honour to be part of a service that is leading the way in the dispute resolution sector. As Chair of the Dispute Resolution Ombudsman Board, I am pleased to be able to support a highly motivated and committed team that is dedicated to improving each sector within their remit.

”

With the largest growth in our membership on record and a more diverse membership, 2019 has been a very exiting year for the Ombudsman. The team have continued to work tirelessly to investigate the cases allocated to them in a transparent and consistent manner.

Managing consumers and our members expectations is key and I applaud them for providing individual attention to both, with sensitivity and professionalism. The demands of varied stakeholders are quite different. I would therefore like to recognise the achievements of the Chief Executive, Managing Director and the senior leadership team for their extraordinary commitment in ensuring that we continue to provide an exemplary service.

My thanks also extends to the Standards Board for their continuing support and oversight. The future outlook is not without its challenges, but our team have historically shown remarkable resilience and flexibility so I am convinced that they will progress, despite the hurdles we will all face.

John Peerless

Board Chairman

John Peerless has over 40 years of experience in consumer protection. Qualifying as a Weights and Measures Inspector, he eventually became the Head of Trading Standards at Brighton & Hove City Council. He led a regional fraud team (SCAMBUSTERS) for a couple of years before returning to Brighton & Hove City Council in 2011. He is now their Principal Trading Standards Officer with special responsibility for tackling rogue trading.

He has held many leadership roles including Chair of the Association of Chief Trading Standards Officers, President of a local Credit Union and Board member of the National Anti Fraud Network. He became a Fellow of the Chartered Trading Standards Institute and is also their former Chair.

About us

We are an independent, not-for-profit, government-approved Ombudsman. We offer dispute resolution, training and advice to businesses and consumers in the retail, furniture, home improvement industries and beyond.

We were set up by the Office of Fair Trading in 1992 and pride ourselves on the incredible expertise that we have acquired over the years, including City & Guilds accredited training, a diverse team of professionals and a membership base that promotes fair trade.

Each year we continue to improve our learning and development platform to make sure that we offer our members the best guidance as to what constitutes fair practices. We are able to bring the industry together through the members' workshops that we organise. This is not just an opportunity to get an update on consumer law, but also to spot trends and share good practice, so that consumers benefit from an enhanced experience when shopping with our members.

We recognise that business and consumer needs are progressive. We want to help our members to understand this and have the skills necessary to meet this continual state of change. We have been creating alliances and non-commercial partnerships with relevant industry bodies and organisations.

Our commitment

We are committed to delivering the highest standard of service to our members and their customers. We are actively engaged in the wider industry landscape to understand the latest developments in the sectors we support. We share our knowledge and experience with other consumer focussed organisations and bring best practice back into the Ombudsman to continually improve our service.

We hold ourselves to the highest standards. We are approved by the Chartered Trading Standards Institute, and are a full member of the Ombudsman Association.



Approved by Government under
the Alternative Dispute Resolution
for Consumer Disputes
(Competent Authorities and
Information) Regulations 2015



Full member of the Ombudsman Association



City & Guilds approved training centre



ISO 9001 : 2015 approved



Why use an Ombudsman?

Key features of an Ombudsman scheme

- ✓ A resolution that is binding on the business
- ✓ Free to consumers
- ✓ Additional layers of external validation for the scheme itself
- ✓ Transparent processes
- ✓ Use of a bespoke online portal and secure messaging service
- ✓ Advice and training to improve customer service
- ✓ A specific remit to raise standards
- ✓ An inquisitorial approach to dispute resolution
- ✓ Practical, flexible remedies

The difference between an Ombudsman and other ADR (Alternative Dispute Resolution) Schemes

Whilst an Ombudsman is a key part of the ADR landscape, there are certain features of an Ombudsman scheme that differentiates it from other ADR models. This is particularly the case in private sector schemes which offer a genuine alternative to court action. An Ombudsman's remit is wider than the dispute before it and whilst all ADR schemes offer dispute resolution, an Ombudsman has been described as a "gold-plated service".

In addition to the dispute, however, an Ombudsman has a role to improve standards in the sector under its jurisdiction by providing feedback, training and identify themes. Ultimately the Ombudsman model works with businesses to prevent claims before they arise, helping a business to take control of its complaints and reduce reliance on dispute resolution.

Another key difference is the inquisitorial approach that an Ombudsman takes. Not just considering the evidence before it, an Ombudsman will seek that which is missing and assist the parties to gather the evidence they need to support their claim. In the case of vulnerable consumers, this can place an Ombudsman in a uniquely valuable space in the eyes of stakeholders.

When considering a case, an Ombudsman will have regard to the relevant law. However, to remain effective, it may also consider other non-legal factors that might reasonably be taken into account when deciding the outcome of a case. This means that Ombudsman decisions can have regard to what is fair and reasonable and practical and proportionate; going above what the law may prescribe to resolve a claim to the satisfaction of the parties.

For example, in the furniture industry, re-selections or store credits are often used as a tool to resolve a consumer's dissatisfaction with the particular product, offering a more convenient and pragmatic resolution for the consumer which also enables the trader to retain business and its customer's confidence in it.

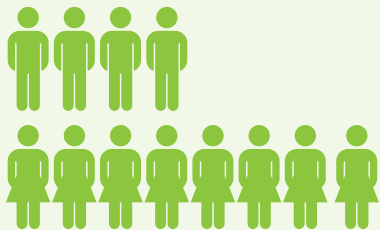
In a voluntary sector such as the furniture industry and at present, the home improvement sector, membership of an Ombudsman scheme enables a business to distinguish itself. Not only can it resolve disputes in a cheaper, quicker, more flexible way, which is advantageous to both the business and the consumer. It can also take advantage of complaints data, feedback and sectoral trends to raise its standards, enhancing reputation and trust.

The work that an Ombudsman does in each individual sector gives it a unique perspective and thereby a voice with policy makers and legislative consultations.

All accredited ADR providers must meet the same minimum criteria as prescribed by their Competent Authority. For example, our Ombudsman is approved by CTSI (Chartered Trading Standards Institute) to provide ADR under the Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015. In addition, an Ombudsman must be validated by the Ombudsman Association and, as a protected name, it must also meet additional criteria thus adding further layers of external scrutiny.

'In order to provide for a measure of external scrutiny, The Furniture Ombudsman and Dispute Resolution Ombudsman operates a Standards Board. This is a pioneering model in the Ombudsman sector and allows a number of independent members to review the decision-making process of the office. Members of the board are unpaid and include representatives from across the sectors, trading standards and the advice sector. I am one of two academics on the Board, both of whom have researched and written about the Ombudsman sector for a number of years.' Richard Kirkham, Senior Lecturer in Public Law at the University of Sheffield

Our year in numbers



66%

of our senior leadership team are female



7,378

cases closed in 2019



+5 YEARS

19% of our team have been with us longer than 5 years



1,932

hours of City & Guilds approved training provided to raise industry standards



100%

of our Ombudsman have legal qualifications

41 Days



the average time it takes for us to close a case



187,657

users visited either the TFO or DRO website

28

years supporting the furniture and home improvement sectors

20%



of members have been with us longer than 10 years



98%

cases resolved or closed through conciliation



23%

increase in members



18,700

telephone enquiries



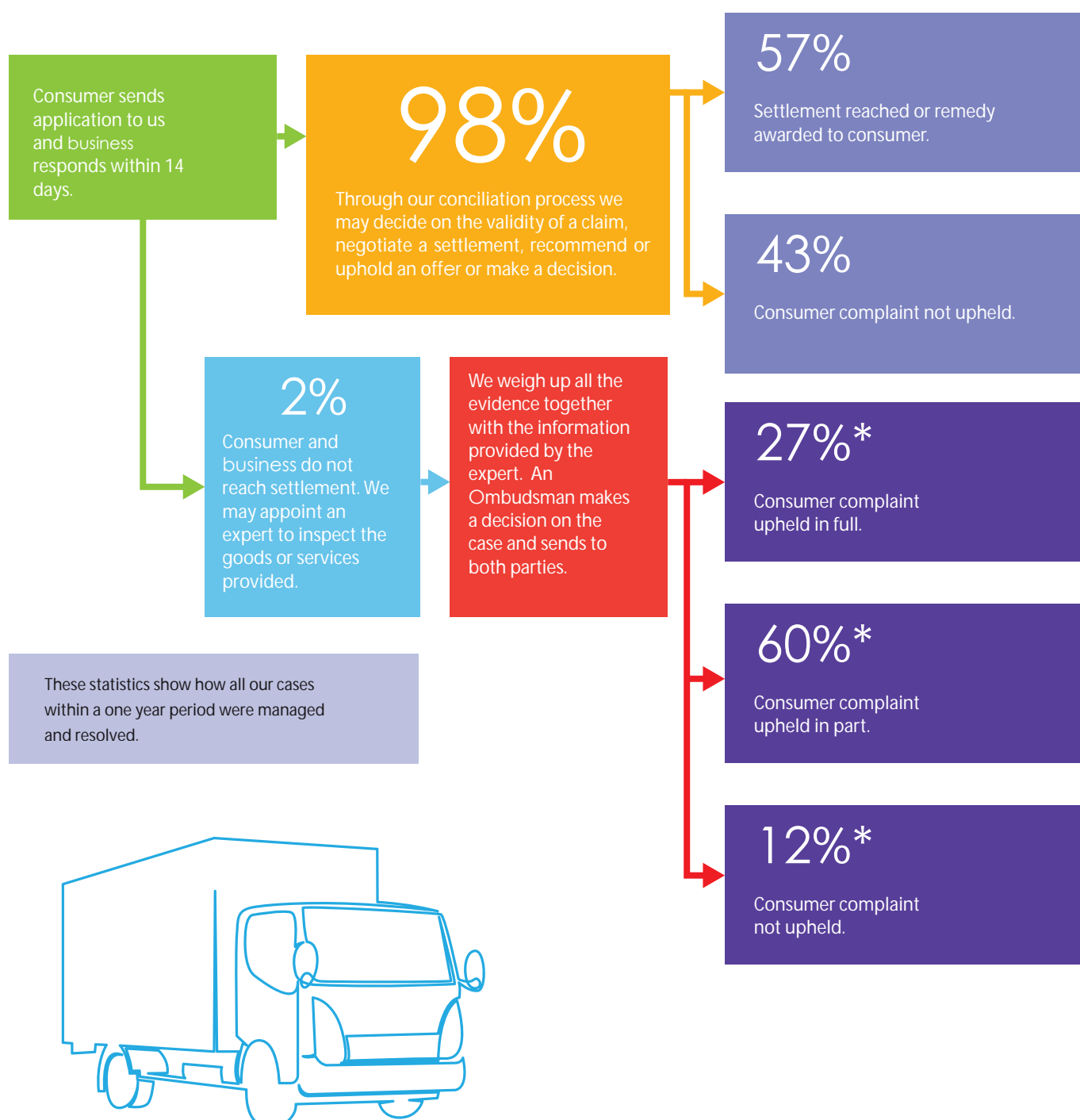
15,200

email enquiries

Our results for 2019

The figures in this review relate to the 2019 calendar year. Historical data relating to the previous five years is also provided for comparison. Further details of our services can be found on our websites www.thefurnitureombudsman.org and www.disputeresolutionombudsman.org.

Our process aims to help consumers and businesses reach an amicable solution to their dispute.



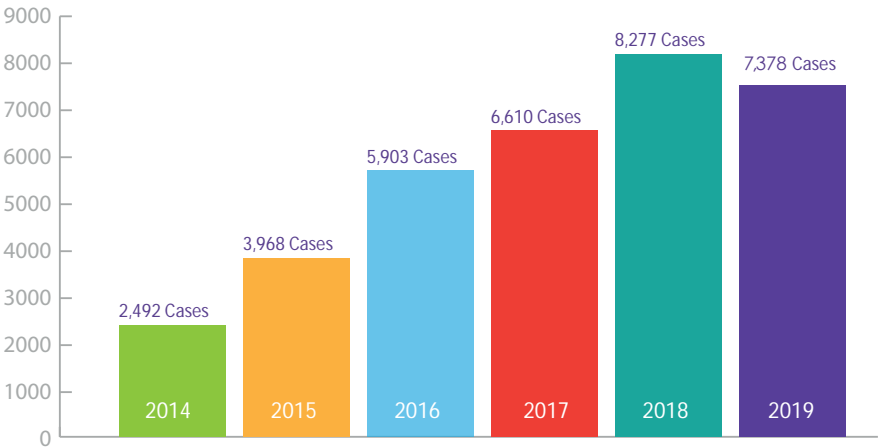
* Consumer complaints upheld in full (27.3%), Consumer complaint upheld in part (60.3%), Consumer complaint not upheld (12.4%)

Performance



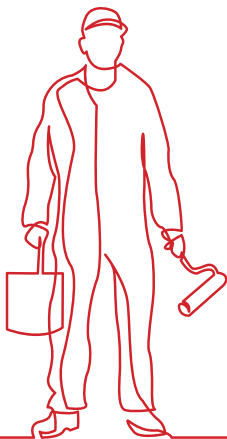
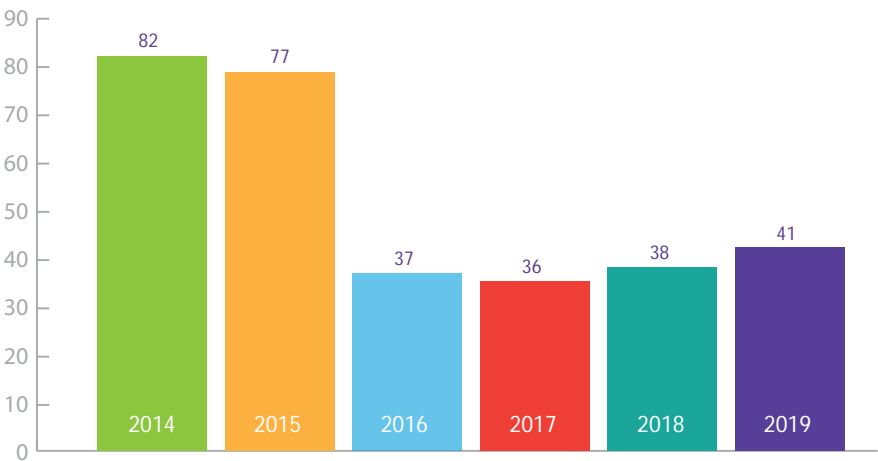
Case volumes

We closed 7,378 cases in 2019. We work with businesses to give them the tools to resolve complaints fairly and to avoid escalation to the Ombudsman where possible.



Days to complete a case

On average in 2019 a case was closed within 41 days. There are many factors that influence this, including; the complexity of the case and the availability of evidence. Where an independent inspection is required, this may mean that a longer time frame is required to complete a case.



Case outcomes



Conciliation

When an application is received from a consumer, detailing a complaint against one of our members, the claim is investigated through our conciliation process.

Our conciliation process guides both parties through the dispute, requesting evidence from both sides. At this point, we may be able to decide on the validity of a claim, recommend or uphold an offer which has already been made prior to our involvement, or negotiate a settlement.

In 2019, 98% of our cases were resolved or closed via conciliation. Our experience and robust conciliation process ensures that in most cases we can make a decision at this point.

As an Ombudsman, we have more flexibility than the courts to identify practical remedies to resolve a situation. A settlement was reached, or a remedy was awarded to a consumer in 57% of cases closed during this process. These remedies included full or partial refunds, replacement products or works to put things right (such as installation fixes and repairs). In some instances, we also awarded financial compensation.



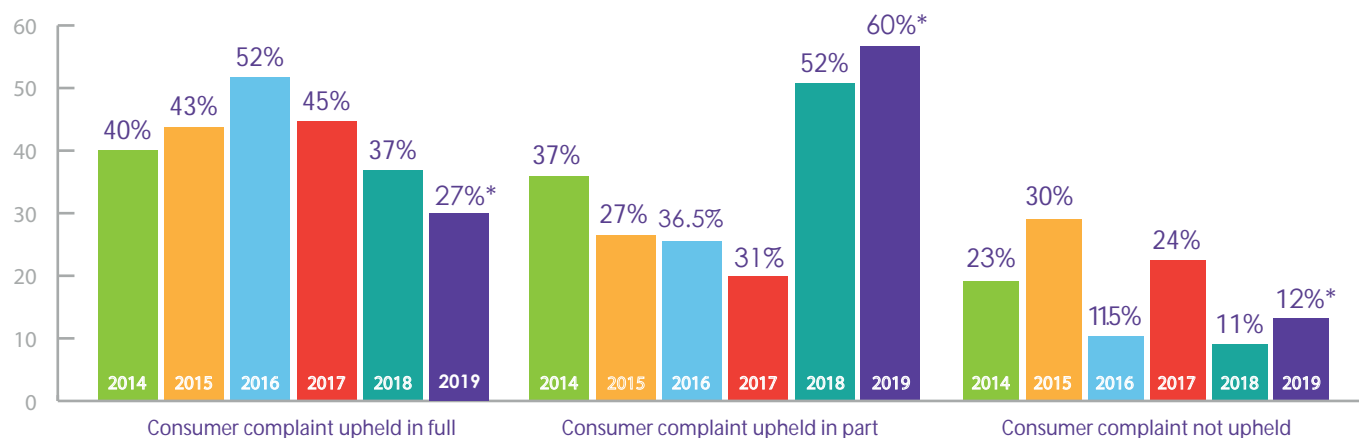
Adjudication

Where an agreement cannot be reached, or conflicting evidence is submitted at the conciliation process, a case will move to adjudication.

In this instance we may send an independent expert to look at the items or installation in question and they will make recommendations as to a suitable remedy. These detailed inspection reports provide additional evidence, which enables our Ombudsman to make a binding decision.

In many cases a complaint will have several elements to it, and it is not uncommon for parts of a complaint to be upheld whilst other elements are dismissed.

2% of our cases required adjudication in 2019. Below we highlight the outcomes of these cases.

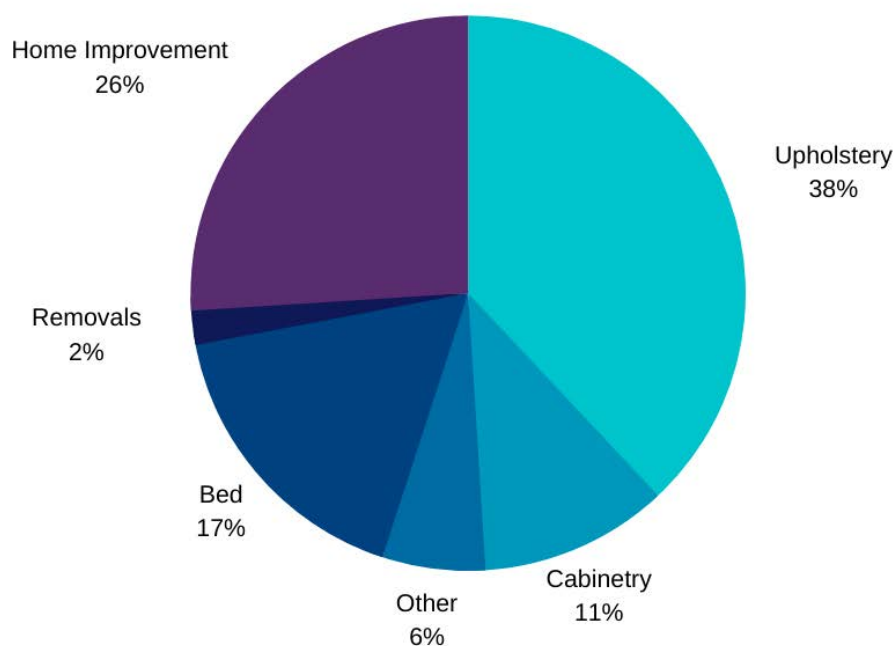


* Consumer complaints upheld in full (27.3%), Consumer complaint upheld in part (60.3%), Consumer complaint not upheld (12.4%)

Our services

Our members consist of goods and service providers in retail, furniture and home improvement industries, along with sectors such as T.V. Licensing and other consumer services. Here is how our case load was split in 2019.

Categories



Home Improvement - 26%

- Bathrooms installation 7%
- Kitchens installation 15%
- Flooring, Doors, Windows and Boilers 4%

Upholstery - 38%

Category includes: Sofas, Armchairs, Corner Units, Footstools and Recliners

Bed - 17%

Category includes: Divans, Mattresses and Bedsteads

Other - 6%

Category includes: TV Licensing, Delivery Damage and Consumer Services

Cabinetry - 11%

Category includes: Sideboards, Dressers, Wardrobes, Drawers, Desks and Fitted Office Furniture

Consumer engagement

The role of the Ombudsman is to provide free, binding redress to consumers who have unresolved disputes with our members.

What can consumers expect from the Ombudsman? We will always:

- **LISTEN:** As an evidence gathering service which is predominantly telephone led, the first thing we would do is to allow both parties to have their say. By listening, we find that grievances are aired and everyone is better placed to come back together to discuss options to resolve the matter amicably.
- **CONCILIATE:** It is not always possible for us to 'negotiate' an outcome, but if there is not much ground between the parties, we would certainly try to do so in order to achieve a 'win/win'.
- **BE FAIR:** We will listen to both sides and come to a fair resolution, which in some instances may be something which neither party had considered before.
- **BE PRACTICAL:** We would always consider a practical resolution where this is possible, reducing time and inconvenience for both parties.
- **EMPATHISE:** Even if we are unable to help or come to a resolution, consumers can expect us to empathise with their situation and signpost them to someone who can help, if we are able.

Contact us:

We're available through a wide range of channels and will make reasonable adjustments when needed.

These include:



Email



Signposting
to translation
services



Post



Telephone

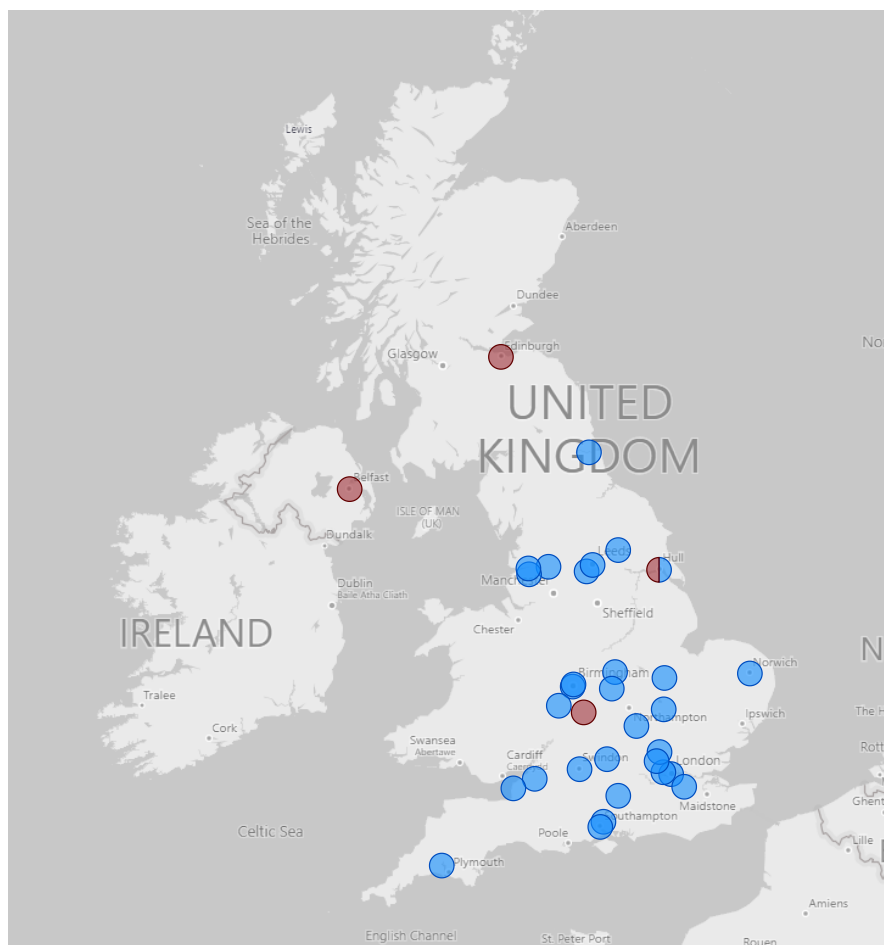


SMS



Large
print

Member engagement



Speaking and Panel Events:

- **Edinburgh:**
Consumer Scotland Conference
April 2019
- **Hull:**
Hull University
April 2019
- **Belfast:**
Ombudsman Association Conference:
Tales from the Casebook
May 2019
- **Stratford Upon-Avon:**
British Association of Removers
Conference
May 2019
- **Various locations throughout the UK**
Furniture Makers Young Persons
Industry Experience Scheme
July 2019
- **Stevenage**
Furniture Industry Research Association
Open Days
October 2019
- **London**
Institute of Consumer Affairs
Conference
October 2019

Our external appointments

- Judith Turner - Chair of the
Ombudsman Association Policy
Network
- Kevin Grix - Member of the Board of
the Football Ombudsman
- Judith Turner - Committee member of
the Civil Justice Council ADR Liaison
Panel, Ombudsman Representative
- Kevin Grix - Member of the Citizens
Advice, Consumer Protection Council
- Billy Quinn - Court Assistant of the
Furniture Makers Company (City
Livery) and incumbent Chair of the
Fundraising Committee
- Kevin Grix- Director and Trustee of
Citizens Advice Stevenage
- Rebecca Savage - Member of the
Furniture Maker's Company (City
Livery) Communication board

Other achievements

- Judith Turner - Professional Award in
Ombudsman and Complaint
Handling Practice from Queen
Margaret University, Edinburgh, April,
2019
- Atkins Court Forms: Ombudsman
Volume Co-Author by Kevin Grix
and Judith Turner

Learning and development and service review meetings with our members

- | | | |
|---------------|-----------------|-------------------------|
| • Abingdon | • Leeds | • Preston |
| • Aston | • Leicester | • Southampton |
| • Basingstoke | • Leyland | • St Albans |
| • Batley | • London | • Stevenage |
| • Belfor | • Lutterworth | • St Mellion (Cornwall) |
| • Bicester | • Milton Keynes | • St Neots |
| • Birmingham | • Newcastle | • Swindon |
| • Bristol | • Norwich | • Watford |
| • Droitwich | • Orpington | • Wednesbury |
| • Eastleigh | • Park Royal | • Weston Super Mare |
| • Hull | • Peterborough | • York |
| • Huncoat | • Plymouth | |

Feedback

Consumer feedback

//

I contacted the service when I couldn't get a reply from a furniture supplier. I had spent weeks trying to get a response from the company and I was becoming really stressed. Hannah a representative of the Ombudsman took on my battle in a neutral capacity, keeping me informed of progress and helped to get the situation resolved satisfactorily. I would have no reservations in contacting the service if I needed help in the future.

Mrs T (Trustpilot review).

//

//

We felt that we had been poorly treated by a furniture retailer who refused to admit that we had been mis-sold some furniture. We appealed to The Furniture Ombudsman who successfully argued our case with the retailer resulting in our receiving a full refund for the mis-sold products. This was a satisfactory outcome proving the true worth of the Ombudsman service for which we are most grateful

Mr H (Trustpilot review)

//

Member feedback

//

At Victoria Plum, we're proud to be a member of the The Furniture Ombudsman, which constantly strives to raise standards within our industry.

Along with quality products and excellent service, our customers can be confident their purchase is backed by the Payment Protection Scheme—meaning they're always in safe hands.

The Ombudsman also supports our business by keeping us up to date with the latest guidelines and legal requirements, as well as offering support where and when required through training and one-to-one consultations.

Liz Lakin, Head of Installation Operations, Victoria Plum

//

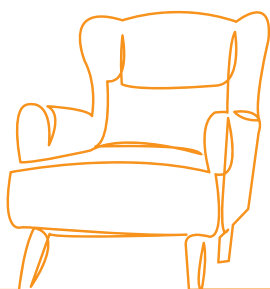
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We used TFO long before the ADR regulations were implemented, and we have found that the service they provide has always been balanced, considered and fair.

We work closely with TFO to ensure that the services we provide comply with the letter and the spirit of consumer legislation'

John Norris, Service & Installation Development Manager, Magnet

//



Learning and Development provider



At the Ombudsman we offer a range of training courses to assist organisations to approach their customers in a positive and efficient way, managing the emotional responses and empowering staff to help customers to deal with the heart of the complaint.

100% of delegates would recommend to a friend or colleague.

Testimonials

//

Excellent Course! Thank you for having us and for your time, effort and knowledge.

//

This will change the way I process information and talk to consumers.

//

Good course; trainer excellent.

//

It was great to have an almost totally tailored day.

//

I attended the consumer law training with you on 5th September. I found the course very informative and have been using the information provided during the training every day since, so thank you!

Learning and development opportunities

- Principles of consumer law and dealing with vulnerable consumers
- Pricing and advertising compliance
- City and Guilds accredited- Consumer law and customer service (2 day course)
- City and Guilds accredited- Consumer law and understanding bed and mattress complaints
- City and Guilds accredited- Consumer law and understanding upholstery complaints
- City and Guilds accredited- GDPR compliance
- City and Guilds accredited- Consumer law and understanding furniture and home improvement complaints
- Selling online- What businesses need to know

Bespoke training

In addition to our central training facilities, we can come to you. Learning and Development is provided for individual members and service providers at their location of choice. We are also experienced in creating bespoke courses to meet the unique needs of organisations. In 2019, we have undertaken bespoke courses delivered to a range of members from Plymouth to Leeds and from the Isle of Wight to Wednesbury. We've reviewed our members' terms and conditions and consulted with them on best business practices to help them improve their service. Talk to us about your needs and we will work with you using sector insights and our wealth of experience to progress service improvements.



Employee survey

We have always known that our team are the biggest asset to the Ombudsman.

This year we carried out an anonymised employee engagement survey of our team, to ensure the measures that have been implemented over the past year have had a real impact on the team's morale and understanding of the company's core values, among other indicators.



The results

- 96.8% of the team told us they are proud to work for Dispute Resolution Ombudsman
- 90.3% of the team believe that the company supports their health and wellbeing
- 87.1% told us they believe they work for a company that demonstrates that quality and improvement are top priorities

While we're extremely proud of these numbers, we still believe they can be even higher. We are working across the business to implement the team's suggestions on how to improve services, processes and their wellbeing.

This has led to the introduction of a table tennis table in the staff room and of a 'quiet room' where they can focus on a complex case or revise for an upcoming exam during their break.

Our people

At the Ombudsman, we believe in continuous improvement. All our Ombudsmen have legal qualifications, ensuring each case is investigated on its individual merits by a skilled team trained to look at the facts and apply the law, so that consumers and businesses alike can be assured of a fair and impartial outcome.

Our staff attained 29 City & Guilds Accreditations in 2019. Internal training provision includes BTECs in Complaint Handling & Investigations, City & Guilds accredited training on Consumer Law & Customer Service and GDPR, internal peer-to-peer training and regular casework clinics.

There is a clear path of progression throughout the company, we are able to make internal appointments drawing on our current pool of expertise.

What some of our people say



I joined The Ombudsman in 2018 after graduating from University. In this time, I have received two promotions and I am currently working on the Ombudsman team.

I am grateful to work for a company which values the progression and development of their employees. I am fortunate to have been provided with opportunities to expand my subject knowledge and skill set through accredited City and Guild training courses which have helped me excel in my role at the company.

The Ombudsman is a great place to work thanks to the environment that has been created and I look forward to being able to continue my personal and professional development. **Mina**



The Ombudsman nurture their employee's academic and professional aspirations. I have been provided several opportunities to work across all Ombudsman teams under the Dispute Resolution Ombudsman brand. I am currently studying for my LPC and Masters in Law whilst continuing my work as an Ombudsman. Further to this, I am fully accredited in all City and Guilds courses that are being run by the Ombudsman and I am working towards my membership to the Chartered Institute of Arbitrators. **Scott**

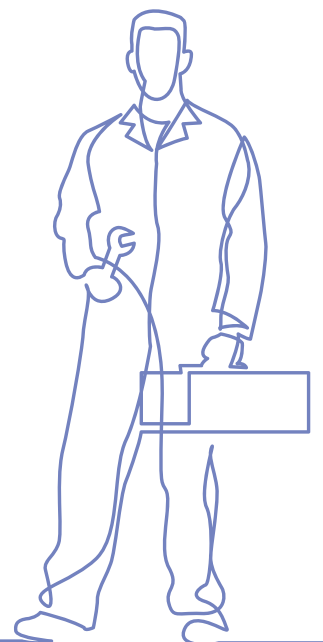
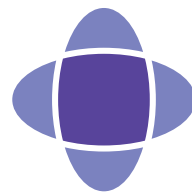


I joined the Ombudsman over two years ago and throughout that time I have seen the company grow substantially. In businesses with high aspirations and rapid growth, it's been known that the company's values and employees are sometimes forgotten. This couldn't be further from the truth here, success is generated by us all and is celebrated as such and we take pride in this.

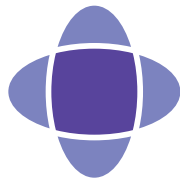
We are actively encouraged to think and implement ways of improving wellbeing in the office and in the past few months alone a 'quiet room' was created, a weekly fruit delivery was established and members of the team have been booked in to attend the St John's Ambulance Mental Health Awareness course. I'm looking forward to seeing what 2020 brings! **Sarah**



The Furniture Ombudsman



The Furniture Ombudsman



www.thefurnitureombudsman.org
www.disputeresolutionombudsman.org

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Hertfordshire
SG1 2AD

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Registered office: Richmond House, Walkern Road, Stevenage, Hertfordshire, England SG1 3QP



Inspiring consumer confidence since 1992