

Consumer Duty Policy - Safeguarding

Abuse

Vulnerable adults are often more open to abuse. Abuse is a violation of an individual's human and civil rights by any other person or persons. It can take a number of forms:

- Physical abuse e.g. hitting, pushing, shaking, inappropriate restraint
- Sexual abuse e.g. involvement in any sexual activity against their will, exposure to pornography, voyeurism and exhibitionism
- Emotional or psychological abuse e.g. intimidation or humiliation
- Financial abuse e.g. theft or exerting improper pressure to sign over or give money for the advice received
- Discriminatory abuse e.g. racial, sexual or religious harassment
- Personal exploitation – involves denying an individual their rights or forcing them to perform tasks that are against their will
- Violation of rights e.g. preventing an individual speaking their thoughts and opinions

Money Lifeline will not tolerate staff members being abusive to any client with any report of abuse being taken seriously, investigated and appropriate action taken in a timely manner.

Reporting procedure

All those making a complaint, allegation, or expression of concern – whether staff, clients or members of the public – should be reassured that:

- they will be taken seriously
- their comments will usually be treated confidentially but their concerns may be shared if they or others are at significant risk
- if clients, they will be given immediate protection from the risk of reprisals or intimidation
- if staff or volunteers, they will be given support and afforded protection.

If an allegation is made to a member of staff or volunteer or there is a suspicion of abuse then they should follow the procedure set out in the "Safeguarding of vulnerable adults" flowchart which is displayed in the Money Lifeline office.

Emergency situations

In emergency situations, or where a crime has just been committed or where immediate action is needed to safeguard the health or safety of the individual or anyone else who may be at risk, the emergency services must be contacted.

Contact the emergency services if a client:

- is currently significantly harming themselves, just has, or is about to
- is unable to respond (e.g. is losing consciousness)
- clearly intends to take their own life
- has a suicide plan in place

Be aware that the risk of suicide is higher if the client has:

- also taken alcohol, drugs, or medication
- attempted suicide previously
- a mental health problem / history of these problems

You will want to find out:

- the location of the client (if not already known)
- whether they are alone (other people may be able to help)
- if they have taken any drugs, alcohol, or medication.

Non-emergency situations

In other cases, if the staff member or volunteer has been told about the allegation of abuse in confidence, they should attempt to gain the consent of the person to make a referral. However, the gaining of the consent is not essential in order for information to be passed on.

In all cases, even where consent is not given, the staff member or volunteer must complete a "Vulnerable Adults: record of Concern/Disclosure" form and inform the designated member of the management team or another manager of the centre as soon as possible.

The manager to whom the concerns are reported must urgently follow the procedure set out in the "Safeguarding of vulnerable adults" flowchart.

If the manager wants further information from the suspected victim, it should be requested at a meeting attended by a support worker for the victim.

If there is an allegation or suspicion that a vulnerable adult has been abused by a volunteer or staff member:

- The manager should interview the volunteer or staff member with a witness present
- The manager should make arrangements for interviewing the suspected victim. This should be done with a different volunteer or staff member present along with a support worker for the victim
- The purpose of the meeting is not to investigate but to establish whether there are grounds for the allegation

In all cases, after considering all the information, the manager should report to the police or Adult Social Services if there are any grounds for the allegation or suspicion.

In deciding whether to report concerns where the suspected victim has not given their consent, the manager needs to consider:

- The scale of the abuse
- The risk of harm to others
- The capacity of the victim to understand the issues of abuse and consent.

If there is any doubt about whether or not to report an issue to Social Services then it should be reported.

The manager should make a written record of the allegation or suspicion of abuse and of the action taken.

The manager should report to the trustees where there is an allegation or suspicion of abuse by a volunteer or staff member or where the abuse is connected with the activities of Money Lifeline. The trustees are responsible for:

- Making a serious incident report to the Charity Commission
- Taking any appropriate disciplinary or other action.

Confidentiality

Confidentiality is crucial to Money Lifeline's work and relationships and our Security & Confidentiality Policy must be adhered to except where the welfare of vulnerable clients is at risk. All concerns relating to potential abuse of vulnerable adults should be reported.

Confidentiality may NOT be maintained if the withholding of information will prejudice the welfare of the adult.

Contact information

Allegation of any abuse occurring when the victim is over 18 falls under the Protection of Vulnerable Adults and needs to be reported to Adult Social Services.

Money Lifeline recognises that:

- Adult Social Care has the lead responsibility for investigating all allegations or suspicions of abuse where there are concerns about a vulnerable adult
- Where an allegation suggests that a criminal offence may have been committed, the police should be contacted as a matter of urgency
- Safeguarding is everyone's responsibility

Contact details for Adult Social Services and the police will be displayed in the Money Lifeline office and will be kept up to date.

Annual review

Money Lifeline will review this policy annually