



Making a complaint

DLF Factsheet

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INTRODUCTION

This factsheet is designed to be used as a guide to your rights and how to make a complaint should things go wrong. The Disabled Living Foundation does not take up and investigate individual causes of complaint, but organisations that can help and advise you are mentioned in this factsheet and addresses are given at the back. This information covers four areas: equipment purchased privately; complaints about building work or home improvements; Social Services; and the National Health Service. If you have a complaint about social security benefits, we suggest you contact either the Disability Alliance or the Disablement Income Group (see useful addresses).

As a general rule, if you are unhappy with the goods or service you have received, you should, initially, try to resolve the difficulty informally. Try to keep calm and polite, state clearly what the problem is and how you would like it resolved. If this is not successful, any future dealings should be in writing so that there is a record of your complaint, and you should keep copies of all correspondence relating to your complaint. It is also useful to keep a "diary of events" so that you can recall what happens accurately.

Your letter of complaint should include:

- who the complaint is against;
- the name of the person you have been dealing with;
- why you are unhappy with the goods or services;

- calendar dates relevant to your complaint;
- evidence that will support your complaint;
- how you would like to see your complaint resolved.

You could also imply that you will be taking matters further if a satisfactory solution is not forthcoming.

EQUIPMENT PURCHASES

Most of the time the products, sales methods and after-sales service offered by disability equipment suppliers are of a high standard. Unfortunately, however, things sometimes go wrong: the goods may be faulty or inappropriate; the delivery time may be unjustifiably delayed; there may have been pressure to buy from an over-zealous sales person; or there may be a misunderstanding about the terms and conditions under which you made your purchase.

On the whole, the majority of suppliers want to resolve disputes quickly and economically but, if friendly dialogue between buyer and seller does not result in an agreeable solution, further action will be necessary.

YOUR RIGHTS

You have a legal right to expect certain standards in the goods that you buy. The seller has three obligations:

- the item must be of satisfactory quality and be safe;

- must not be damaged unless the seller points out the faults to you;
- must be as described.

Ideally, you should examine the goods thoroughly before you buy them but, if this is not possible, do so as soon as you can. If there is something wrong with the goods that you have bought, make a prompt complaint to the seller - do not delay as this can be interpreted as acceptance of the goods. If the goods are not of a satisfactory standard, the seller is in default of the contract that he made with you and action should be taken by the seller to deal with the matter appropriately. You do not need a receipt to complain about faulty goods, although it is useful evidence of when and where the purchase was made.

Suitable and acceptable ways of rectifying the situation could be to replace or repair the faulty item; substituting it with an item that meets the description you had expected; or giving you your money back if the item that you expected can not be provided. You do not have to accept a credit note.

Consumer legislation that came into force on 31 March 2003 gives consumers further rights. Should the product bought develop a fault in the first 6 months after purchase, the seller must prove that the fault was not present at the time of purchase. If a fault develops and action is taken by the consumer within a reasonable time, then the consumer has the right to reject the goods and request a full refund. If a fault develops later, the

consumer can demand reasonable compensation, for example, payment to cover the cost of the repair.

If a resolution is not forthcoming, you can make a verbal complaint to the store manager, for example; but if you have a serious complaint or if you are not satisfied with the outcome of your complaint, you should write a follow-up letter explaining the problem and the action you have taken so far, and the steps you intend to take if a satisfactory resolution is not forthcoming. You may decide to report the seller with details of your complaint to your local Trading Standards service, or you could seek advice from your Citizens Advice Bureau (see useful addresses).

BUYING GOODS ON CREDIT

If you use a credit card to purchase goods over £100, the credit card company must refund your account if a trader goes out of business., The credit company is equally liable for purchases over £100 should you have a complaint about the goods you have purchased. Letters of complaint should be directed to the trader first, but it would be pertinent to copy the letter to the credit company should the trader dispute liability.

BUYING SECOND HAND

When you buy second-hand equipment from a trader, you have the same rights as when you buy new, but you must bear in mind that the quality is unlikely to be the same. However, the seller is legally

obliged to accurately describe the product that he is selling and you should be made fully aware of any faults in the product before you pay for it.

If you buy second-hand from a private seller, for example through an advertisement in the local paper, your rights will depend on what you have been told by the seller either verbally or in the advertisement. If the goods are not as described in the advertisement, you have the right to ask for your money back. If you do not have a written description of the product and you are buying on the basis of what was said to you, you may need a witness to confirm the seller's inaccurate claims.

BUYING MAIL ORDER

When you buy goods from a mail order company, you have the same rights as when you buy from a shop. Goods should be delivered within a reasonable time (usually 30 days, but delivery time should be clearly stated on the order form, in the catalogue or in the advertisement). If the goods do not arrive within this time scale, you have the right to cancel your order and receive a full refund.

When you have received and examined the goods, if you detect a fault you should send them back as soon as possible, with a letter explaining what the problem is. A proof of postage certificate from the post office will prove to the supplier that you have returned the goods to them, and they should include your postage costs within

their refund. Mail order companies supplying disability products should offer a full refund if the goods you have purchased are found to be unsuitable for your disability, providing the goods are returned in the condition that you received them and within a specified period.

If your complaint relates to the advertisement that offered the goods for sale, you should also complain to the Advertising Standards Authority which enforces codes that require all adverts to be legal, decent, honest and truthful. The codes also state that money paid in advance in response to an advert should be refunded when:

- the goods are returned undamaged within seven days of receipt; or
- the goods are not delivered within the period laid down by the code and you decide you no longer want them.

Some companies that sell through catalogues belong to the Mail Order Traders Association and those that use direct selling techniques (i.e. marketing through inserts, postal advertising, through the media, or on bill boards) belong to the Direct Marketing Association (see useful addresses). Both associations have a code of practice which members should follow and offer a conciliation or arbitration service.

Most newspapers and magazines have Mail Order Protection Schemes that will cover you if payment is sent in advance for goods, and the firm goes out of

business. It is therefore essential that you not only keep a copy of the advertisement relating to the product, but also the name and issue number of the publication that the advertisement appeared in. The advertising manager of the publication can provide further details.

BUYING FROM A DOORSTEP SALES PERSON

A doorstep sales person may call on you at home, either unsolicited, or by appointment at your request. In either of these situations, it is important that you do not commit yourself to anything until you have had time to consider the deal carefully and compare prices and products with other companies. Do not sign anything until you are sure of the commitment you are making.

If a sales person calls at your home uninvited, or his visit was a result of an unsolicited phone call, you have seven days in which to cancel the deal. Your cancellation rights should be made clear to you at the time of signing and should be given to you in writing.

If a sales person visits your home by prior arrangement, you may not have the same rights to cancel and therefore it is even more essential to consider very carefully any agreement before you sign it. Ask if the company has a cancellation policy and ask for a copy in writing. If there is no option to cancel, you may prefer to buy from an alternative, more flexible company.

The Direct Selling Association has a code of practice covering doorstep selling, and members of the association offer the buyer a 14-day cooling-off period in which he/she can cancel the agreement.

MANUFACTURERS' GUARANTEES

A guarantee can be a useful back up if you have a complaint, and can be used in addition to your legal rights. Although the guarantee is issued by the manufacturer, it is still the seller's responsibility to deal with your complaint. When buying items that are covered by a manufacturer's guarantee, it may be necessary to fill in and send off the guarantee registration card which may also require the seller to include details of the purchase and their trade address.

QUALITY ASSURANCES

There are several product markings that are used to indicate that products have been approved or tested to a particular standard. These should give the consumer some assurances regarding the safety and/or quality of the items they are buying. Markings are usually in the form of symbols and commonly used symbols include:

- CE Marking - this symbol means that the manufacturer has tested the product and that it conforms to the minimum legal requirements for health and safety, as laid down in EU Directives. Manufacturers do not have to have their products independently

tested and, therefore, to a certain extent, the consumer is relying on the manufacturer's integrity;

- Kitemark - this symbol is issued by the British Standards Institute (BSI) and is a guarantee of a products quality. To be awarded a Kitemark, a product must be tested by BSI and pass the requirements laid down in the relevant Standard(s);
- BEAB approved - this is given to household electrical appliances that have passed standard electrical safety tests. The tests may be carried out by the British Electrotechnical Approvals Board or, if the product is imported, by a European safety body that has a similar role.

TRADE ASSOCIATIONS

Suppliers and manufacturers of some categories of goods may belong to a trade association, many of which have codes of practice covering standards and how to deal with complaints. Some offer a conciliation service (resolution through an independent third party who can suggest settlement terms which the buyer or seller have the right to reject), or an Arbitration Scheme (see p 4 ? for details).

The British Healthcare Trades Association has a membership comprising companies that supply goods such as wheelchairs, rehabilitation products and orthopaedic appliances. Several companies supplying assistive devices belong to this trade association and, if you have concerns

about a supplier's integrity, it may be prudent to enquire whether they belong to this or any other trade association. BHTA also runs a registration scheme, for companies and individuals, that sets minimum standards of professionalism and competency.

TAKING LEGAL ACTION

If you do not want to use a trade association conciliation or arbitration scheme, or the seller does not belong a trade association or separate arbitration scheme, you can go to court to sue for the return of your money. For further information see 'Court appeals'.

BUILDING WORK AND HOME IMPROVEMENTS

COWBOY OR CRAFTSMAN?

Anybody can set up their own building company or operate as an independent contractor without the need for qualifications. One of the greatest fears when selecting someone to repair or alter your home is that you will only get the measure of the contractor's competence once the building work is underway and, by that time, it may be too late. However, there are several things that you can do to make sure that you select a reliable contractor:

- get at least three written estimates or preferably quotes. A quote is a fixed

cost, an estimate is only a rough guide;

- Check whether VAT is included;
- if possible, choose companies or individual trades people that you have used before with good results, or who have been recommended to you;
- ask to see samples of their work - this could be from photographs in a portfolio, or, better still, you may be given the addresses of places where the builder has completed work and the owners agree that you can visit;
- ask how long the company has been trading. You should not automatically conclude that a well established company will be better than a newly formed one, but companies that overcharge or whose work is of poor quality are less likely to remain in business for any length of time;
- select companies that belong to a trade association such as The Federation of Master Builders or The National Federation of Builders. Membership should guarantee a reasonable level of skill and competence, and these associations offer an arbitration service should things go wrong.

Some companies may guarantee their work, but if the company goes out of business the guarantee will be worthless. You can take out additional insurance with a building industry guarantee scheme which is certainly worth considering if substantial building work is being undertaken.

HOME IMPROVEMENT AGENCIES

Home improvement agencies are non-profit making organisations (often called Care and Repair or Staying Put schemes) that help mainly older or disabled people who want to stay in their own homes but whose homes are in a poor state of repair, lack basic amenities, or are unsuitable for their particular needs. Agencies do not pay for the work but staff will visit clients at home and advise on local authority grants and other funding source. They will also advise on what repairs or adaptations are needed, supply a list of tried and tested building contractors, and oversee the work to ensure that it is of a good standard. The organisations Foundations in England, and Care and Repair in Scotland and Wales are the co-ordinating bodies for home improvement agencies, and can provide details of local schemes.

YOUR RIGHTS

Anyone providing a service must do so with reasonable care and skill; within reasonable time; and for a reasonable charge. It is therefore important to get a written agreement or contract covering all the main aspects of the work to be done, including a date when the work should be completed, a price and materials that will be supplied. If you have agreed a price at the outset, you can not complain later that it was unreasonable.

If you need to make a complaint, contact the company, giving them the chance to put things right. If the company is not

obliging, put your complaint in writing, saying what you want done and giving a deadline. You may want to take photographs as proof of your complaint or you could get an expert opinion (from another building company or architect, for example).

You could consider withholding any further payment until the problem is rectified, but you should check any contract you have signed before doing this.

If you are still not able to reach a satisfactory outcome, you may choose to report the company to your local Trading Standards service and/or contact your local Citizens Advice Bureau for advice. Options include going to arbitration or taking legal action in a court of law.

SOCIAL SERVICES

Local authority social services departments aim to provide quality services that meet the needs of the community they serve. All hold a register of disabled people which helps them to identify local needs, tailor their services and allocate budgets accordingly. Social services departments have a duty to assess anyone who may be in need of community care services under the NHS and Community Care Act 1990 but, if you are disabled, there are two Acts that specifically give you rights to social services, namely the Chronically Sick and Disabled Person's Act 1970 and the Disabled Persons (Services, Consultation & Representation Act) 1986.

There may be a number of reasons why you may need to make a complaint, for example:

- you may feel that you have waited too long for an assessment of your needs;
- you have been unfairly excluded from receiving the services that you need;
- you have waited too long following an assessment before receiving the services/equipment that you have been assessed;
- you are not happy with the quality of service that you are receiving; or
- the service you have been receiving

By law, each social services department is required to have a complaints procedure which should be readily available for the general public to view.

There are basically three stages that a complaint can move through (although it may be resolved at any stage).

Stage 1: you should initially complain to the person in social services who is responsible for your care or to his or her line manager.

Stage 2: if you are not happy with the response after stage 1, put your complaint in writing. Many social services departments have a standard form that you can fill in. Send the form to the complaints officer. Your complaint will be investigated further by a person not directly involved with the department or service you are

complaining about. By law, you should receive a reply within 28 days.

Stage 3: if you are still not satisfied you can ask for your complaint to be heard by a review panel. The panel will look at all the information about your complaint and talk to all those involved, including you.

If, at this stage, you are still not satisfied with the decision social services have made, you can approach the Local Government Ombudsman or appeal through the courts.

From April 2003, the Commission for Social Care Inspection (CSCI) will assume some responsibility for the review of complaints about local authority social services departments. Their exact role had not been confirmed at the time of printing.

THE NATIONAL HEALTH SERVICE (NHS)

The NHS services include GP, dentistry and hospital treatment, speech therapy services and community nursing services; and the delivery of these services at a local level is the responsibility of the local health authority or NHS trust. Eligibility to receive NHS health care services is based upon clinical need (and not on your ability to pay or your lifestyle) , but your needs may be assessed against eligibility criteria that are established by each health authority or trust, and therefore may vary from area to area.

The government has set standards that health service providers should be aiming to meet. Information is available in the booklet *Your guide to the NHS* available by telephoning the Health Literature Line on 0800 555777.

LOCAL RESOLUTION

If you are unhappy with the standard of service delivery, the quality of care you have received through the NHS, or the way you have been dealt with, you should initially complain to the hospital, surgery or clinic responsible for delivering the service. This is called 'local resolution', and you may choose to talk to someone involved in your care (a doctor, nurse or receptionist, for example), or you may prefer to contact the complaints manager for your health authority. If your complaint is about a hospital service you can contact the Liaison and Advocacy Service (PALS) within your local hospital. If your complaint cannot be sorted out immediately, staff will investigate to find out exactly what has happened

If you feel strongly that you have been unfairly or improperly treated, or that there is unlikely to be a satisfactory resolution to a verbal complaint, put your complaint in writing.

You should receive a response to your complaint from the chief executive of the trust or complaints manager within four weeks. If you have not received a reply, you should be informed of the progress being made.

INDEPENDENT REVIEW

If you are not satisfied with the outcome of local resolution, you can ask the local NHS trust/primary care trust for an 'independent review'. You should do this within four weeks of receiving the outcome of local resolution. Your complaint will be considered by a member of the trust called a convenor. The convenor will inform you of his decision within 20 working days of receiving your request for an independent review. If the convenor supports your request for an independent review, he will set up an investigative panel and inform you of what matters the panel will be investigating. If the convenor decides against setting up such a review, you may choose to contact the Health Service Ombudsman (see p 16?) to appeal against this decision.

If you are still dissatisfied after the NHS complaints procedure has been completed, you can ask the Health Service Ombudsman to investigate your complaint. Reasons for contacting the Ombudsman include:

- dissatisfaction about the time it has taken for local services to respond to your complaint;
- you have unreasonably been refused an independent review; or
- you did not get a satisfactory answer to your complaint.

The Patients Association has a comprehensive booklet to help consumers who are unsatisfied with the health care

they have received, titled How to Make a Complaint.

PATIENTS' FORUMS

Community health councils whose role has been to monitor and review health services and to recommend improvements, have been replaced by patients' forums.

Patients' forums are funded by the Commission for Patient and Public Involvement in Health and will represent the interests of local health service users by:

- providing an overview of local health services;
- monitoring and reviewing services from a patient's perspective;
- inspecting premises;
- making recommendations; and
- running an Independent Complaints Advocacy Service providing health service consumers with the help they may need to resolve their complaints.

THE DISABILITY DISCRIMINATION ACT

The Disability Discrimination Act was introduced in 1995 and brings in new provisions aimed at ending discrimination against disabled people. In relation to access to goods, facilities and services, it is unlawful to:

- offer a lower standard of service to a disabled person;
- refuse to serve a disabled customer because of their disability;
- offer a disabled person less favourable terms.

The Act also requires service providers to:

- change policies, practices and procedures if they might have the effect of discriminating against disabled people;
- make alterations to their premises where ever possible to give disabled people physical access, or offer the same service to disabled people by alternative means.

For further information on the DDA contact the Disability Rights Commission (see 'Useful organisations').

ARBITRATION - HOW IT CAN HELP THE CONSUMER

Arbitration is the process by which two parties in dispute agree to appoint an independent third person to resolve their disagreement. The final outcome of arbitration is legally binding, and therefore offers an alternative to going to court. The advantages of arbitration are that the proceedings are informal so that costs are kept down, the time taken to reach a decision is speedier, and the appointed arbitrator would normally be an expert in the field of the dispute and have

knowledge of the law.

Any person, company or corporation can agree to go to arbitration if they are bound by a contract and providing both parties agree to take this route to solve a dispute. The next stage is to appoint an arbitrator. Any person can be an arbitrator but he/she should be impartial and be of absolute integrity. Some companies may belong to trade associations that offer an arbitration service, or a qualified arbitrator can be contacted through the Chartered Institute of Arbitrators which keeps a register. The arbitrator will:

- consider the parties' arguments and evidence;
- act fairly and impartially;
- act according to the law;
- award a resolution to the dispute that is final and legally binding on all parties.

The Chartered Institute of Arbitrators can be contacted for further advice.

THE ROLE OF YOUR MP

You may write to your MP to enlist his/her support if you are unhappy with the way your complaint is being handled, you are concerned about the time it is taking to offer you a satisfactory solution, or if you are not happy with the outcome of the investigation. You may also feel that it would be in the public's interest to make your problem more widely known. The MP

may simply refer your complaint back to the offending authority on the assumption that, as it has come via the MP, the complaint is more likely to command appropriate action. If the MP has received similar complaints from a number of his/her constituents, or the cause of the complaint is likely to continue to affect his constituency, the MP may take more decisive action.

Your MP can be contacted by calling the House of Commons on (020) 7219 4272 or looking on his/her website: www.locata.co.uk/commons/; or your local library will have the address of your local constituency office or MP surgery.

THE ROLE OF THE OMBUDSMAN

An ombudsman is an independent person or group of people with the power to investigate complaints from ordinary citizens about certain public bodies or private sector services. Recognised Ombudsman schemes are registered with the British and Irish Ombudsman Association, which sets criteria that must be met before a scheme can be officially recognised. The services of an ombudsman are free of charge. Each scheme varies in the type of complaint it handles, the power it has and the procedures it uses, but an ombudsman will not normally consider a complaint unless:

- the internal complaints procedure of the company/service concerned has been

given a reasonable opportunity to deal with the complaint;

- he/she has received your complaint within a reasonable time from the date that you became aware of the events culminating in a complaint. The time limit is fixed by the different ombudsman schemes and therefore may vary from scheme to scheme.

The ombudsman does not have to investigate your complaint but, if your complaint is not to be investigated, you will be told why.

Most ombudsmen have a leaflet or booklet outlining their services, the types of complaints they can investigate and how they deal with the complaints they receive. They may also include a 'complaints' form for you to fill in.

Your complaint should include the following information:

- why you are complaining;
- what happened, when and where;
- who was involved;
- evidence to support your complaint;
 - an outline of the steps you have taken to date, to get your complaint resolved.

The ombudsman's job is to decide whether something has been badly or unfairly handled. If the complaint is upheld, the ombudsman will expect the organisation involved to provide a suitable remedy, e.g. an apology, making the findings public, provision of the service

required, putting right what went wrong, and financial compensation.

For the purposes of this fact sheet, the relevant ombudsman schemes are:

THE LOCAL GOVERNMENT OMBUDSMAN

There are three offices for England and one for Wales. The Local Government Ombudsman deals with complaints against local authorities, specifically relating to maladministration, for example:

- failure to abide by agreed procedures or the law;
- unjustifiable delays;
- neglect;
- unfair discrimination.

THE HEALTH SERVICE OMBUDSMAN

The Health Service Ombudsman deals with complaints against health authorities and trusts, or community health services. The complaint may be relating to:

- quality of service;
- failure to provide a service you are entitled to;
- complaints about the care and treatment you have received;
- maladministration, for example unnecessary delays, not following proper procedures, discourtesy, inadequate explanations of decisions,

inadequate or slow response to your complaint.

THE PARLIAMENTARY OMBUDSMAN

The Parliamentary Ombudsman deals only with complaints received via your MP, and about government departments (the Benefits Agency, Department of Education and the Inland Revenue, for example) and other specified public bodies, such as the Housing Corporation, Legal Aid Board, Commission for Racial Equality. Complainants should go to the Parliamentary Ombudsman (England), the Scottish Public Service Ombudsman (Scotland) or the Welsh Administration Ombudsman (Wales).

COURT APPEALS

You must consider taking legal action very carefully and thoroughly before you go ahead with proceedings, mainly because of the costs involved, but also because the processes are sometimes slow. Once you have started legal action, the relevant ombudsman will not investigate your complaint. It is advisable to contact a local law centre for advice or consult a private solicitor to ensure that you have reasonable grounds for taking court action. If you lose the case, you may be ordered to pay court fees and costs. If you are on a low income, it may be possible to get legal aid towards taking your complaint to court.

THE SMALL CLAIMS COURT

The small claims procedure takes place in the county court and can be used if you have a complaint about goods or services, where the sum required as a refund or in compensation is less than £5000. The small claims court is part of the normal court system, but uses simplified rules (an arbitration hearing) so that it is possible to take your own case to court.

To start a small claims action, fill in a summons form (available from court offices) and send it to your local county court. There will be a court fee but, if you win your case, your opponent will be liable to pay this fee. The address of your local county court will be in your phone book, and it can provide you with information leaflets relevant to making a small claim.

If your claim is for a sum in excess of £5000, the county court judge may call for a full court hearing and you should seek legal representation.

JUDICIAL REVIEW

If you are unhappy with the decisions made by a public body, such as the health service or local authority, and you consider the decisions it has made to be unlawful, you can ask a judge to review the lawfulness of that decision. This is called a judicial review and takes place in the high court. The judge will consider carefully whether there are grounds for judicial review; and the outcome of judicial review is not to gain compensation for the applicant, but to put right a bad decision and prevent errors being repeated. Most

causes of complaint can probably be dealt with satisfactorily by the internal complaints procedures, the relevant ombudsman, or the Secretary of State for Health but, if these avenues have been exhausted without a satisfactory outcome, judicial review may be necessary. Before proceeding, it is essential to receive specialist legal advice to ensure that you have a reasonable chance of winning the case, and because there are considerable costs involved in bringing a case to the high court. If the application for judicial review is brought by an individual and not an organisation, financial help under the Community Legal Service Legal Help scheme may be available.

For further information and guidance on judicial review contact the Public Law Project or your local Law Centre.

CONSUMER ADVICE

LOCAL SERVICES

Advocacy services - offer advice and support to individuals who need assistance with particular events in their lives. Advocates work in partnership with individuals, and receive direction from them. Self-advocacy schemes help people to represent themselves, rather than allocating an advocate to speak for them. For information on your nearest advocacy scheme refer to your phone book or contact the Citizen Advocacy Information and Training.

Citizens advice bureaux - there are over

1,400 citizens advice bureaux (CABs) around the country, all aiming to provide free, impartial advice to anybody on any subject. Staff at the bureaux can advise you on your rights as a consumer, how to go forward with your complaint, and help you to fill out forms. The address of your local CAB can be found in the phone book, or contact Citizens Advice (see 'Useful organisations').

Trading Standards Services - these services are provided by local authorities, and investigate false, misleading or inaccurate claims about services or products. They can often advise on consumer problems. You can look up addresses on the web at: www.tradingstandards.gov.uk or in your phone book under the name of your council.

NATIONAL ORGANISATIONS OFFERING CONSUMER ADVICE

Consumers Association - this organisation undertakes comparative testing on goods and investigations into services, and publishes reports and findings in the magazine *Which?*. It also campaigns for improvements in goods and services, and run the Which? Personal Service that gives subscribers access to a team of lawyers who will write letters for you and if necessary help you to take a case through the county court.

The National Consumer Council - was set up by the Government in 1975 to promote

the interests of consumers of all types of products and services, whether they be publicly or privately provided. The organisation does not offer support to individual consumers directly, but will campaign, conduct research and support local consumer organisations.

Office of Fair Trading - this is a Government department that has a wide range of duties concerned with protecting consumers and encouraging competition, including identifying and tackling trading practices which may adversely affect the consumer. It runs a Consumer Information Line which can give general guidance and can signpost to local organisations that can help. It publishes several useful leaflets that can be accessed via its website..

USEFUL ADDRESSES

Advertising Standards Authority
Mid City Place
71 High Holborn London WC1V 6QT
Tel: 020 7492 2222 Fax: 020 7242 3690
Textphone:020 7242 8159 Email: enquiries@asa.org.uk website: www.asa.org.uk.

British Healthcare Trades Association
New Loom House Suite 4.06 Back Church Lane
London E1 1LU Tel: 020 7702 2141 Fax:
020 7680 4048 Email: bhta@bhta.com
website: www.bhta.com.

Building Guarantee Scheme UK Ltd
143 Malone Road, Belfast, N. Ireland BT9 6SU
Tel: 028 9087 7148; Fax: 028 908 77155

website: www.cefni.co.uk).

Care and Repair Cymru Norbury House,
Norbury Road, Fairwater Cardiff, South
Glamorgan CF5 3AS Tel: 029 2057 6286;
fax: 029 2057 6283 e mail:
enquiries@careandrepair.org.uk
Website:www.careandrepair.org.uk

Care and Repair Forum Scotland 236
Clyde Street, Glasgow G1 4JH Tel: 0141
221 9879; fax: 0141 221 9885; e mail:
forum@care-repair-scot.org.uk website:
www.care-repair-scot.org.uk

Chartered Institute of Arbitrators 12
Bloomsbury Square, London WC1A 2LP
Tel: 020 7421 7444; fax: 020 7404 4023
website: www.arbitrators.org email:
info@arbitrators.org

Citizen Advocacy Information and Training
162 Lee Valley Technopark, Ashley Road,
London N17 9LN tel: 020 8880 4545; fax:
020 8880 4113; text: 020 8880
4545; e mail: cait@citizonadvicocy.org.uk
website: www.citizenadvocacy.org.uk).

Commission for Patient and Public
Involvement In Health The Help Desk 7th
Floor 120 Edmund Street Birmingham B3
2ES tel: 0845 1207111 Fax 0121 222 4511
enquiries@cppih.org.uk web site:
www.cppih.org).

Consumers Association 2 Marylebone
Road, London NW1 4DF tel: 020 7770
7000 fax: 020 7770 7600 email:
which@which.co.uk website:
www.which.net.

Direct Marketing Association DMA
House, 70 Margaret Street, London
W1W 8SS tel: 020 7291 3300 fax: 020
7323 4426 website: www.dma.org.uk
email:info@dma.org.uk

Direct Selling Association 29 Floral Street,
London WC2E 9DP tel: 020 7497 1234
fax: 020 7497 3144 website:
www.dsa.org.uk email: info@dsa.org.uk

Disability Alliance Universal House, 88-64
Wentworth Street, London E1 7SA tel:
020 7247 8776 fax: 020 7247 8765
text: 020 7247 8776 website:
www.disabilityalliance.org

Disability Rights Commission, DRC
Helpline, Freepost MID02164
Stratford-upon-Avon CV37 9BR tel:
08457 662633 fax: 08457 778 878
Text: 08457 622 644 website: drc-gb.org
email:enquiries@drc-gb.org

Disablement Income Group Unit5
Archway Business Centre 19-23
Wedmore Street London N19 4RZ

Federation of Master Builders Gordon
Fisher House, 14-15 Great James Street,
London WC1N 3DP tel: 020 7242 7583
fax: 020) 7404 0296 e mail:
central@fmb.org.uk website:
www.fmb.org.uk

Foundations Bleaklow House, Howard
Town Mill, Glossop SK13 8HT tel:
01457 891909 e mail: website:
foundations@cel.co.uk

www-foundations-uk-com).

Law Centres Federation Duchess House,
18-19 Warren Street, London W1T 5LR
tel: 020 7387 8570 fax: 020 7387 8368 e
mail: info@lawcentres.org.uk website:
www-lawcentres-org-uk

Mail Order Traders Association 7th Floor
100 Old Hall Street, Liverpool L3 9TD
tel: 0151 227 9456 fax: 0151 227 9678
email: m.hogarth@mota.uk.com

Mail Order Protection Scheme 18A King
Street, Maidenhead, Berkshire SL6 1EF
tel: 01628) 641930 fax;01628 637112
website: www.mops.org.uk email:
enquiries @mops.org.uk

National Association of Citizens Advice
Bureaux Myddelton House 115-123
Pentonville Road London N1 9LZ
Tel:020 7833 2181 faz:020 7833 4371
website:www.citizensadvice.org.uk

National Consumer Council 20 Grosvenor
Gardens, London SW1W 0DH (tel: (020)
7730 3469 fax: (020) 7730 0191 text:(020)
7730 3469 e mail: info@ncc.org.uk
website: www.ncc.org.uk).

National Federation of Builders 55 Tufton
Street, London SW1P 3QL tel: 0870 898
9091 fax; 0870 898 9096 website:
www.builders.org.uk
email:national@builders.org.uk

Office of Fair Trading Fleetbank House,
2-6 Salisbury Square, London EC4Y 8JX
tel/fax 020 7211 8000 email:
enquiries@oft.gsi.gov.uk
website: www.oft.gov.uk.

Public Law Project 266-268 Holloway
Road London N7 6NE
tel: 020 7697 2190 Fax: 7697 2199 e-
mail: admin@publiclawproject.org.uk
website: www-publiclawproject-org-uk

The Patients Association PO Box 935,
Harrow, Middlesex, HA1 3YJ (helpline:
0845 608 4455 fax: 020 8423 9119 email:
mailbox @patients-association.com
website: www.patients-association.com

OMBUDSMAN

British and Irish Ombudsman Association
Secretary, 24 Paget Gardens, Chislehurst,
Kent, BR7 5RX tel/fax: 020 8467 7455
email: bioa@btinternet.com website:
www.bioa.org.uk).

Health Service Ombudsman for England
13th Floor Millbank Tower, Millbank, London
SW1P 4QP tel: 0845 0154033 fax: 020
7217 4940 text: 020 7217 4066 e mail:
OHSC.Enquiries@ombudsman.gsi.gov.uk
website: www.ombudsman.org.uk).

Health Service Ombudsman for Wales
Fifth Floor, Capital Tower House,
Greyfriars Road, Cardiff CF10 3AG
tel: 0845 6010987 fax: 029)2022 6909
email:

WHSCenquiries@ombudsman.gsi.gov
.uk website: www.ombudsman.org.uk

tel: 0845 015 4033 fax: 020 7217 4160 e
mail: .Enquiries@ombudsman.gsi.gov.uk
website: www.ombudsman.org.uk.

Local Government Ombudsmen
10th Floor Millbank Tower , Millbank, London
SW1P 4QP (tel: (020) 7217 4620 fax: (020)
7217 4621 website: www.lgo.org.uk email:
enquirieslondon@lgo.org.uk

Welsh Administration Ombudsman Fifth
Floor Capitol Tower Greyfriars Road Cardiff
CF10 3AG Tel: 0845 601 0987 email:
WAO.enquiries@ombudsman.gov.uk

Beverley House, 17 Shipton Road, York
YO30 5FZ (tel: (01904) 380200 fax:
(01904) 380269). Email:
enquiries.york@lgo.org.uk

The Oaks No 2, Westwood Way,
Westwood Business Park, Coventry CV4
8JB (tel: 024 7682 0000 fax: 024 7682
0001). Email:
enquiries.coventry@lgo.org.uk

Local Government Ombudsman for Wales
Derwen House Court Road Bridgend CF31
1BN tel:01656 661325 fax:01656 673279
email: enquiries@ombudsman-wales.org
website: www.ombudsman-wales.org

Scottish Public Service Ombudsman 4
Melville Street, Edinburgh, EH3 7NS (tel:
0870 011 5378 fax: 0870 011 5379 e mail:
enquiries@scottishombudsman.org.uk
website: www.scottishombudsman.org.uk
org.uk

Parliamentary Ombudsman Millbank
Tower, Millbank, London SW1P 4QP

Donation Form

We hope this factsheet has proven useful to you. If you would like to help the DLF continue to provide valuable information such as this, you may wish to consider making a small donation towards our work. As a charity, we rely on the generosity of the public to help us continue to help older and disabled people lead independent lives.

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Please make cheques/postal order/ CAF Voucher payable to **Disabled Living Foundation**

Or charge my: Visa CAF Mastercard Amex Maestro

Card Number / / /

Security Code (last 3 digits located on back of card, or 4 digits for Amex)

Expiry Date ___/___ Valid From ___/___ Issue No (Switch)

Name of cardholder _____ Date: ___/___/___

Signature of cardholder _____

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Fundraising Department, Disabled Living Foundation, 380-384 Harrow Road, London W9 2HU

Please tick here if you would prefer not to receive further communications from the DLF.

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