

Customer service in insurance

IF9: 2025 edition

Web update 1: 16 May 2025

Please note the following update (amendments in **bold**) to your copy of the **IF9** study text:

Chapter 12, section D, page 12/23

The table in the bullet point beginning 'A **'money award'**, telling the firm...' should read as follows:

Limit of award	Date complaint referred to the FOS	Date act or omission occurred
£445,000	On or after 1 April 2025	On or after 1 April 2019
£200,000	On or after 1 April 2025	Before 1 April 2019

Chapter 12, key points, page 12/26

The FOS's decision and any award made up to **£445,000** is binding on the firm, but not on the insured.

Notes

- This change will be examined from 1 July 2025.
- This update will be incorporated into the digital copies (printable PDF and ebook) of the study text, available on RevisionMate.