



# Our approach to claims for more than £25,000

### Why we may be unable to investigate your complaint?

High value claims can be complex, and we may decide the PRS is unable to investigate if:

- we consider the complaint is more appropriately dealt with by a court
- you are looking for a legal decision or sanction that can only be awarded by a criminal or civil court
- you are claiming that the agent has acted criminally or fraudulently as these claims should be directed to the police or trading standards (we will record the details of the complaint and ask you to let us know what happens).

Other reasons why we may be unable to accept a complaint are explained in our Conditions of Complaints.

### What financial awards can the PRS make?

We deal with complaints as an alternative to the court process. The process is quicker than going to court, and there are no costs to consumers using the PRS and may be free to agents if the complaint is settled at the early resolution stage.

As a form of alternative dispute resolution, we are unable to award more than £25,000.

Depending on the type of complaint and amount being requested we may be able to award up to this amount for one or multiple strands of a complaint. You can take advice on other options for any remaining concerns.

### Can I go to court and claim for more?

You have a choice of whether to use the PRS to investigate a complaint and may prefer to take legal action instead. A court can award more than £25,000 – although the court process is likely to take longer than using the PRS and there will be costs involved.

If the PRS makes an award which you accept:

- this is in full and final settlement of all issues raised in the complaint that are included in our decision
- a court may take the view that, having accepted our decision in full and final settlement, no additional amount can be claimed.

For more information on specific areas of complaint and case studies, please visit our website's resources section.

 [www.theprs.co.uk](http://www.theprs.co.uk)

 [complaints@theprs.co.uk](mailto:complaints@theprs.co.uk)

<p>HF Resolution Ltd is a subsidiary of HFIS Ltd</p> 	<p>Scheme Authorised by:</p>  <p>Department for Levelling Up, Housing &amp; Communities</p>	<p><b>NATIONAL TRADING STANDARDS</b></p> <p>Estate and Letting Agency Team</p>	 <p>Chartered Trading Standards Institute</p>
--	--	--	--

The Property Redress Scheme is a government authorised Consumer Redress Scheme for Lettings, Property Management and Estate Agents and other Property Professionals.

The Property Redress Scheme is a trading name of HF Resolution Ltd. HF Resolution Ltd is registered in England (Registration number: 08994516) with its registered office at 7th Floor Corn Exchange, 55 Mark Lane, London, EC3R 7NE