

Claims Management: Conduct of Business sourcebook

Schedule 1 Record-keeping requirements

Sch 1.1 G

The aim of the *guidance* in the following table is to give the reader a quick overall view of the relevant record keeping requirements in *CMCOB*.

Sch 1.2 G

It is not a complete statement of those requirements and should not be relied on as if it were.

Handbook reference	Subject of record	Content of record	When record must be made	Retention period
CMCOB 2.2.2R	Lead generators	Steps taken to ascertain whether <i>lead generator</i> authorised and has systems and processes in place to comply with <i>data protection legislation</i> and the Privacy and Electronic Communications (EC Directive) Regulations 2003; and conclusions reached	When the steps are taken	Not specified
CMCOB 2.2.4R	Source of sales leads	<i>Lead generator</i> which supplied the lead	When the lead is accepted	Not specified
CMCOB 2.3.2R and 2.3.6R	Telephone calls and <i>electronic communications</i>	Call recording; and retention of <i>electronic communications</i>	When the call or the <i>electronic communication</i> is made or received	At least 12 months for call recording; according to SYSC 9.1.1R for electronic communications
CMCOB 4.3.1R	Availability of alternative methods for pursuing a claim; whether <i>customer</i> has outstanding liabil-	The <i>customer's</i> confirmation that they have alternative methods and the reasons for not using them; and	Before an agreement is entered into with the <i>customer</i>	Not specified

Handbook reference	Subject of record	Content of record	When record must be made	Retention period
CMCOB 6.1.5R	ities with the <i>person claim</i> made against; and whether <i>customer</i> subject to bankruptcy etc	the <i>customer's</i> confirmation regarding out-standing liabilities and bank-ruptcy etc		
	Costs not previ-ously notified or changes to noti-fied costs	<i>Customer's</i> con-sent in relation to costs	When consent obtained	Not specified