

# Access to advice

If you're considering taking legal action there may be other advice or alternative routes that you can take.

**Mediation / Alternative Dispute Resolution** - Mediation aims to resolve disputes without going to court. You may be able to access mediation from a Trade Union or other body.

Read more about mediation at:

- <https://www.courts.im/court-procedures/mediation/>
- [www.gov.im/mediation](http://www.gov.im/mediation)

**Private insurance policies** – Check whether your home insurance policy provides access to legal advice for boundary disputes, neighbour issues etc.

**Employers' schemes** - Some employers offer employee benefits which may include access to a certain amount of legal advice.

**Trade Unions** - If you're a member of a Trade Union you may be entitled to access discounted or free advice and legal services.

**Citizens Advice Bureau** – offers free, impartial advice on housing, benefits, relationships, consumer issues and employment in Douglas, Port Erin and Ramsey [www.citizensadvice.im](http://www.citizensadvice.im)

**Tynwald Commissioner for Administration (TCA)** - investigates complaints from people who claim to have sustained injustice or hardship as a result of service failures by, or the administrative actions of Government Departments . Complaints must be made in writing by an identifiable person - the Commissioner does not accept anonymous complaints [www.tynwald.org.im/about/TCA](http://www.tynwald.org.im/about/TCA)

**Bank account services** - Some bank accounts, which charge a monthly fee, offer insurance policies and other services which you may be able to use.

**Financial Services Ombudsman** -A free, independent dispute resolution service for customers with a complaint against an Isle of Man financial firm such as a bank, insurance company or financial adviser which the firm has been unable to resolve.

**Pensions Ombudsman** – Independent and impartial investigations into complaints about how Isle of Man pension schemes are administered. You must complain to your provider first and give them a chance to put things right, before complaining to the Ombudsman [www.gov.im/pensionsombudsman](http://www.gov.im/pensionsombudsman)

**Financial Services Authority** - Guidance on making a complaint about a regulated entity is at [www.iomfsa.im/making-a-complaint/](http://www.iomfsa.im/making-a-complaint/)

**Office of Fair Trading** - You can get consumer advice, home improvement and equalities advice from the Office of Fair Trading [www.gov.im/oft](http://www.gov.im/oft)