

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:

- www.courts.im/court-procedures/mediation/
- 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

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

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

Financial Services Authority - Guidance on making a complaint about a regulated entity is at 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