

Customers

We take seriously our responsibility to be fair to customers when providing policies of insurance and in handling claims.

- We endeavour to guarantee courteous and professional service in all your future dealings with us.
- We regularly review our product offerings to ensure they are relevant and appropriate.
- All feedback is used and viewed as an important tool to help drive improvements to both the products and services that we provide.
- We will issue documentation that is straightforward and easy to understand
- We have in place a dedicated Claims Helpdesk that helps make us accessible and focused on service delivery.
- All our staff will give their name when answering the telephone.
- Feedback is important to us and as a valued customer we would like to hear what you think. If you consider that we have fallen short of our commitment to you or if you would like to make a complaint, please contact us.
- We ensure that we treat all complaints with the same standard practice to ensure fair and proper treatment. (Full details of our complaints procedure is contained in our Policy documents).

Business Partners

- We encourage feedback from our broker partners to help us review and improve our products and service offering.
- We have Business Development and Product Management teams dedicated to supporting and meeting the needs of our broker partners
- We have in place dedicated referral teams that help make us accessible and focused on service delivery.
- We continuously monitor our performance in the issuance and administration of policy documents and our handling of claims.

Staff

- Integrity and Flexibility are core values around which we manage our business
- We ensure that our staff are motivated and rewarded for exceptional performance.
- We are committed to nurturing a culture that encourages teamwork , continuous improvement and respect amongst our staff
- We encourage our staff to make our environment a fun place to work
- Our staff are empowered to provide our Customers and Business Partners with the high standards that they should expect



FSA Principle 6

A firm must pay due regard to the interests of its customers and treat them fairly.

TCF six basic Outcomes

1. Customers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture.
2. Products & services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly.
3. Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.
4. Where consumers receive advice, the advice is suitable and takes account of their circumstances.
5. Consumers are provided with products that perform as firms have led them to expect, and the associated service is both of an acceptable standard and as they have led to expect.
6. Consumers do not face unreasonable post-sales barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.

