

Treating Customers Fairly Policy

We operate with your best interest first & foremost, using integrity, skill, care & diligence in all our dealings with you. Our business is based upon the cornerstones of honesty, trust, transparency and nurturing the relationship we have with you, our clients. We will use our best endeavours to ensure that you are treated fairly.

We are engaged in General Insurance Commercial business where the market is highly competitive. Business is acquired and retained where we are able to show you that we understand the demands and needs of your business and provide you with a risk solution that meets these requirements at a competitive price.

New and existing business clients

- a) Each year we will provide you with a copy of our Terms of Business document.
- b) We will undertake an initial insurance risk profile of your business and at renewal enquire if any changes have been made to ensure we understand your ongoing insurance requirements.
- c) We will endeavour to obtain terms that are in some way superior to those that you have obtained from others in terms of cover, security, cost, terms of credit or flexibility of Underwriting approach.
- d) Where suitable, your renewal will be offered through a special facility we have with a major insurer on terms and conditions that will continue to meet your demands and needs. Alternatively, if access to these products is not available, we will offer renewal from the existing market or from a suitable alternative. If there are changes to the demands and needs of your business resulting in a need to reconsider your insurance providers, we will agree this with you prior to placing your insurances with that alternative Insurer. In certain instances the extent of any market analysis will be restricted but in all cases the basis of this analysis will be explained to you.
- e) All our communications with you will be clear, fair and not misleading.
- f) We will pass instructions and information to Insurers promptly and confirm this in writing to you.
- g) The breakdown of costs and any professional charges we make will be clearly stated.
- h) We will ensure that all Insurer documentation is passed to you promptly.

Claims

- a) We will notify to Insurers/Underwriters all claims that are notified to us, promptly.
- b) We will keep you informed on a regular basis of the progress of your claim.
- c) If we are acting for two or more customers with different interests arising out of the same incident or incidents, we will disclose the nature and extent of our various interests to all parties and obtain your written authority before continuing. In the absence of such authority we will supply you with our file of papers with sufficient information to enable you to continue dealing with the situations yourself or appoint an appropriate agent as you see fit.
- d) In every case we will use our skill, judgement, experience and market knowledge to obtain the best settlement obtainable for you irrespective of our own interest.

Accounts

1. For your protection all premiums collected from you are kept in a non-statutory trust client account maintained in accordance with FSA rules prior to payment to Insurers.
2. We will only transfer our commission to our office account after payment has been received from you.
3. All our invoices will clearly show the breakdown of premium and will detail any professional charges.
4. We will offer you premium financing from a third party provider as an alternative to payment in full. If you require an alternative method of financing we will if requested obtain terms from the Underwriting companies if available, otherwise you will need to arrange alternative finance and make payment to us within any agreed credit period.