

## committed to treating customers fairly

We are committed to offering our customers the highest possible standards of service and we are pleased to support the Financial Services Authority initiative 'Treating Customers Fairly'.

### our commitment to you

We will:

- > provide you with clear information about the products and service we offer, including fees and charges
- > ascertain your individual requirements before recommending a policy
- > not recommend a policy if we can't find one we consider suitable
- > encourage you to ask if there's something you don't understand
- > look after your requirements before, during and after you have taken out a policy
- > ensure you are advised when the policy is due for renewal
- > ensure you receive documents promptly
- > give you access to a formal complaints procedure should you become unhappy with our service

### how you can help us

To help us give you the most appropriate advice, we will ask you to:

- > tell us all the material facts required by insurers to ensure a suitable policy is recommended
- > let us know about changes that might affect your policy
- > let us know if there is any aspect of our service, or of a policy we have discussed or recommended that you don't understand
- > submit any documents needed by us to administrate your policy promptly
- > tell us if you think there are ways we can improve our service

We recognise that the success of our company depends on looking after the best interests of our customers and treating them fairly at all times.