



Treating Customers Fairly

"Our Clients are at the centre of everything we do and everything we do must exceed our clients' expectations".

We are committed to acting in the best interests of our clients at all times:

- We will provide our clients with full "clarity of the offer" so that they understand what they are buying
- We will ensure that there are no surprises and that a client's policy "delivers what's promised" at the time of a claim
- We will ensure that we will "put things right, if we get them wrong"
- And we promise to engage with our clients in an open and transparent manner

We underpin these business principles within our Treating Customers Fairly policy which requires amongst other things that we:

- Provide continuous training to ensure our staff have the right skills and knowledge to do their jobs effectively
- Engage in active consultation with our clients so that we fully understand their needs and requirements
- Provide an objective assessment of suitability when making a recommendation
- Communicate in an open, fair and respectful manner with clear, precise, relevant and timely supporting documentation
- Provide an appropriate level of after sales service
- Constantly measure and review the effectiveness of our treating customers fairly policy by analysing management Information from all areas of the business and amending our internal processes accordingly to improve the service we offer our clients

Our policy is in line with the current guidance from the Financial Conduct Authority (FCA).



How to complain

If you are unhappy with a financial product or advice you have received you can complain. Export and General Insurance Services is regulated by the Financial Conduct Authority and we have a complaints procedure which can be viewed on our website:

<http://www.exportandgeneral.co.uk/terms.php>

The Financial Conduct Authority recommends that you take the following steps if you are making a complaint against an FCA authorised firm:

http://www.fsa.gov.uk/consumerinformation/if_things_go_wrong/who_to_complain_to_1-2-3

Step 1. Contact the company directly

- Contact the company involved as soon as possible. It is usually best to write to them so you have a record of what you say.
- Contacting the company should be a simple process you can do yourself without using a claims handler. You can get free help from the Financial Ombudsman Service or organisations like Citizens Advice if you need it.
- A company regulated by us must respond to your complaint within eight weeks, telling you whether the complaint has been successful or why it needs more time to look into it.
- Some companies will respond just to let you know they have received your complaint, so be sure you have a final response or it has been eight weeks since you complained before you contact the Financial Ombudsman Service.

Step 2. Contact the Financial Ombudsman Service

- If you are not happy with the company's response, it rejects your complaint or you do not hear from it within eight weeks, the Financial Ombudsman Service may be able to help.
- The ombudsman service is a free, independent service for settling disputes between financial services companies and their customers. It can deal with complaints about a wide range of financial matters – from pet insurance to stocks and shares.
- The ombudsman service will ask the company to explain what they think happened and then decide whether to uphold your complaint.
- It is important you contact the ombudsman service within six months of receiving a final response from the financial company, or the ombudsman service may not be able to deal with your complaint.
- You can watch our guide to making a complaint or visit the Financial Ombudsman Service now for further information.

Step 3. Take the matter to court

- If you do not want to accept a decision by the Financial Ombudsman Service and you have not used an independent complaints scheme, as a last resort you may be able to take your case to court.
- You would usually start civil legal action in the county courts or High Court (in England, Wales and Northern Ireland), depending on the circumstances of the case. In Scotland, most small claims are started in the Sheriff Courts.