

# customer commitment



## Fair understanding & communication

### **We will:**

- conduct appropriate customer research to help design our products and services
- ensure that our customers understand their responsibilities and obligations
- provide information which enables customers to make informed purchase decisions
- use written and spoken language that is relevant, easy to understand and avoids unnecessary complexity
- be clear about product terms and prices
- ensure that customers understand what they pay for
- aim to ensure that our customers do not experience any surprises.

## Fair claims

### **When our customers make a claim we will:**

- ensure the customer is clear about the progress of the claim at every stage and the timescale of the claim
- be empathetic and understanding
- act promptly and efficiently
- ensure the customer understands the extent of acceptance of their claim and any limiting policy terms and conditions
- explain the reasons for our decisions.

## Fair feedback & complaints

### **When our customers offer feedback, or expresses dissatisfaction, we will:**

- listen to them carefully
- respond quickly and effectively
- learn from the feedback and use it to continually improve our service.

## Fair service & distribution

### **We will:**

- give our customers the service they have paid for
- respond promptly, in a friendly manner
- only use customer information for the agreed purpose
- ensure appropriately trained staff are available
- inform customers of the nature of our relationships with intermediaries
- ensure that commission structures do not encourage the promotion of unsuitable products.

*We will treat  
our customers  
fairly and  
consistently,  
as we would  
wish to be  
treated ourselves.*