

St Kitts Nevis Insurance Company

2015

Treating Customers Fairly Policy



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Foreword

Failure to observe this policy is potentially a serious disciplinary issue and may result in a verbal or written warning and ultimately, and in the case of multiple breaches and/or a serious breach, the employment of the underwriter or member concerned may be terminated.

Treating Customers Fairly

Treating Customers Fairly is a core principle of our company and the way we conduct our business. We are constantly striving to improve our service and develop new and innovative ways to communicate our services and new product information to you.

Central to our **Treating Customers Fairly** ethos is our commitment to providing clear and concise information, free of "jargon" and written in plain English.

These are the key factors which determine our policy of Treating Customers Fairly

- 1:** You can be confident that you are dealing with a firm which holds the fair treatment of our customers as central to our corporate culture.
- 2:** Products and services marketed and sold in the retail market are designed to meet the individual needs of our customers.
- 3:** Our customers are provided with clear information and are kept appropriately informed before, during and after the point of sale.
- 4:** Where we offer advice to our customers, the advice is suitable and takes account of their individual circumstances.
- 5:** Customers are provided with products that perform as we have led you to expect, and that the associated service is of an acceptable standard, and is as you have been led to expect.
- 6:** Customers will not face unreasonable post-sale barriers imposed to change products, switch providers, submit a claim or make a complaint.

7: We will ensure that any complaints or grievances are handled in a sympathetic, positive and professional manner and in accordance with our Customer Complaints Procedure.

Feedback

Your feedback is important to us. We want to know whether your experience of us lives up to your expectations.

If you have any feedback, good or bad, let us know, because your views are vital to helping us improve our service to you in the future.

To send us your feedback, please complete the customer feedback form and send us your thoughts.