

We're different because you are

## “Treating You Fairly”

Treating our customers fairly is the number one priority of this business. It is at the heart of everything we do, and want to achieve.

This means;

- **I want you to be confident that you are dealing with a business that will treat you fairly** that we will put your interests first, provide you with a fair deal and give a professional service of the standard you would expect from competent staff.
- **You can be confident that the products we sell to you will be products that are designed to meet your needs** and that at all times before, during and after a sale we will communicate with you in a way that is clear, fair and not misleading.
- **We will provide you with enough clear information about the products we recommend so that you can make a properly informed choice – before you buy.** We won't try to sell you insurance by “hiding” it, or sell you a policy that is in our interests to sell, not in yours to buy. And if you decide after you've had all the information that you don't want to accept our advice then you are free to say “No”, as well as “Yes”.
- **When we sell you an insurance policy, we will tell you what we are recommending and why, so you understand how we have reached our recommendation.** We will only recommend policies to you that are suitable for you, and that you could claim under if the circumstances arise.
- **The products we sell you will protect you in the way we said they would –** and that any exceptions to cover or special features will be clearly explained.
- **And if it does go wrong, or if you feel for any reason that you have not been treated fairly, we will ensure that any complaint you may make is dealt with fairly, impartially and promptly.** If for any reason you do not feel we have treated you fairly in keeping with this statement, or if you have any concerns about the way we have treated you, then please contact me.

Yours Sincerely

**Ceri Langford MSc. BSc. (Hons)**  
Managing Director

Corporate, Commercial and Personal Insurance Specialists

Authorised and Regulated by the Financial Services Authority