

Carpol Insurance Consultants Treating Customers Fairly Principles

1. Strategy and Behaviours

- Treating Customers Fairly is implicit in our proposition of being an 'expert intermediary'
This expert intermediary position is core to our culture and the way that our people behave and do business
- In setting our business objectives we will fully take account of our principles of Treating Customers Fairly.

2. Product and Service Design

- We will provide and market products and services based on a clear understanding of the needs of customers. We will monitor market changes and we will respond accordingly to ensure the continued appropriateness of the products and services offered to our customers.

3. Customer Communication

- We will provide information to customers about the benefits, risks and costs associated with the products and services we will provide to help them understand what they can reasonably expect
- We will provide appropriate information in a way that aims to be clear, fair and not misleading
- We will pay due regard to our customers' information needs, in a timely way.

4. Customer expectations

- We will honour the promises we have made to our customers
- We will identify common underlying causes of complaints and take actions to eliminate the root causes.

5. Distribution Partners

- We will communicate our Treating Customers Fairly principles to our business partners so that they can take them into account in considering the practices they adopt in their dealings with our customers
- We will provide our business partners with appropriate information on any applicable products and services in order that they may advise our customers appropriately
- We will manage potential conflicts of interest to ensure that they do not lead to customers being treated unfairly.