



Treating Customers Fairly

The Financial Conduct Authority (FCA) regulates the insurance industry and require those authorised by them to follow many different rules, one of them being 'Treating Customers Fairly'.

In the main this rule is designed to protect the retail client rather than the commercial sectors, however, in the spirit of this principle we would like to offer our commercial clients the following commitments:

- To act fairly with all our commercial clients.
- To handle complaints and queries promptly.
- To always have two appointed, experienced directors available to handle disputes.
- To provide you with what we would consider to be the best advice.
- To provide you with clear details and quotes on the insurances we offer.
- To obtain the necessary information to provide you with the correct policy.
- To issue policy wording correspondence and covers in a timely fashion.
- To contact you at least 20 days before your renewal.
- To research the insurance market to obtain competitive terms and wide wording covers.
- To follow the procedures that we have laid out in our 'Claims Procedures' and 'Demands and Needs' leaflets for our clients.
- To monitor our own company's performance relative to treating clients fairly.
- To listen to any positive or negative feedback from the client and act on this where necessary.

To speak with a director of PGI Cover or if you have any queries please feel free to call them on **0800 1032 651**, quoting "TCF".

We welcome any feedback from you, please contact us at admin@pgicover.co.uk