

## Trusted



## Ethical



## Specialist



Our conduct	Our service	Our advice	Our products & communications	Our pricing
<p><b>Market leader in the way we conduct ourselves</b></p>	<p><b>Deliver the ultimate customer experience</b></p>	<p><b>Provide 'expert' advice and protection</b></p>	<p><b>Provide products that meet customer needs and communications that are clear and easy to understand</b></p>	<p><b>Charge a fair price generating profits for good causes</b></p>
<p>We are open, honest, proactive and transparent in all our dealings with all of our stakeholders and positively demonstrate good conduct behaviours</p> <hr/> <p>We strive to be thought leaders and a voice for our customers in our niche markets always looking to protect their interests</p> <hr/> <p>We will always promptly pay all valid claims using our specialist claims knowledge and expert partners to get customers the very best help when they suffer a loss</p>	<p>We all take responsibility for all our customers, taking pride in delivering excellent service that meets their needs and intervening personally where we see we can make a difference</p> <hr/> <p>We will deliver on our promises and always look for ways to exceed expectations; we want to consistently deliver the ultimate customer experience</p> <hr/> <p>We investigate all complaints quickly and sensitively with the aim of resolving to our customers complete satisfaction and take action to avoid similar complaints arising in the future</p>	<p>The specialist advice we and expert partners give is appropriate and always takes into account customer circumstances</p> <hr/> <p>We proactively share timely advice and guidance on risk management to help customers protect their assets</p> <hr/> <p>We will ensure our staff are appropriately qualified and regularly assess staff competence to ensure our customers receive the most appropriate service and advice</p>	<p>We continually review our products to ensure they are the best in our specialist markets and reflect the needs and expectations of our customer groups</p> <hr/> <p>All our products and communications use simple, easily understood language and will be accessible to customers who may have specific needs</p> <hr/> <p>We will maintain an open and transparent dialogue with our customers providing early notice of key events in relation to their policy such as renewal or changes to policy terms and conditions</p>	<p>We do not aim to achieve excessive profits and all surplus profit goes to support charitable causes</p> <hr/> <p>Our pricing is clear, transparent and reflects the value we bring to our customers</p> <hr/> <p>We will not agree to, or price for, any compensation arrangements that we perceive to be detrimental to the interests of our customers</p>