

Estate Insurance Group

Treating Customers Fairly Statement

We recognise the advantages offered by a commitment to treating customers fairly and fully support the FCA's Principle for Businesses number 6 'Customers' interests – a firm must pay due regard to the interests of its customers and treat them fairly'. We believe that treating customers fairly and paying due regard to their interests has the following benefits:

- **Outcome 1:** Consumers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture.
- **Outcome 2:** Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly.
- **Outcome 3:** Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.
- **Outcome 4:** Where consumers receive advice, the advice is suitable and takes account of their circumstances.
- **Outcome 5:** Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.
- **Outcome 6:** Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.

This policy will be reviewed periodically by the Board of E.I.G.

Jeremy Stephen

Managing Director

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