

Committed to treating our customers fairly

At Advo Group, we are committed to offering our customers the highest possible standards of service. In so doing we are pleased to support the Financial Services Authority initiative '**Treating Customers Fairly**'.

We recognise that both we and our customers have everything to gain if we look after your best interests and treat you fairly in all aspects of our dealings with you.

Our commitment to you

We will:

- Ascertain, by active consultation, your individual needs, preferences and circumstances so that we fully understand your requirements before making any recommendation
- Communicate with you in a transparent and respectful manner and provide you with clear, timely supporting documentation and information about the products and service we offer, including fees and charges
- provide an objective assessment of suitability when we recommend a policy
- not recommend a health insurance policy if we can't find one we consider suitable for your needs
- encourage you to ask if there's something you don't understand
- give you access to our formal complaints procedure should you become unhappy with our service
- ensure that there are no surprises and that your policy 'delivers' what it promises to at the point of claim
- ensure that we will 'put something right, if we get something wrong'
- provide our staff with continuous training to ensure they have the skills and knowledge to be effective in their roles

How you can help us

To help us give you the most appropriate advice, we will ask you to:

- tell us as much as possible about the benefits you provide to your staff and about your requirements for a policy, to enable us to properly assess the kind of policy you need – an indication of budget available is always helpful
- let us know about changes of points of contact at your firm, if you move address, telephone/fax numbers that may change or changes in email addresses
- let us know if there is any aspect of our service, or of a product we have discussed or recommended that you don't understand
- tell us if you think there are ways we can improve our service

Thank you for choosing Advo Group Limited.

'It is our wish that everything we do must exceed your expectation'.

Larry Bulmer – CEO, ADVO Group Ltd

