



accident and health
financial professions
commercial

David Oliver Associates

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TCF Customer Statement

Committed to treating our customers fairly

At David Oliver Associates, 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, and we carefully consider each of the following six outcomes;

- Customers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture
- That products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly
- Customers are provided with clear information and are kept appropriately informed before, during and after the point of sale
- Where customers receive advice, the advice is suitable and takes account of their circumstances
- Customers 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
- Customers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint

Our commitment to you

We will:

- provide you with clear information about the products and service we offer
- ascertain your individual needs, preferences and circumstances before recommending a product
- only recommend a product that we consider suitable for you
- not recommend a product if we can't find one we consider suitable
- encourage you to ask if there's something you don't understand
- give you access to a formal complaints procedure should you become unhappy with our service

How you can help us

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

- tell us as much as possible about your business, to enable us to properly assess the risk
- let us know about changes that might affect your level of cover, terms and conditions, premium
- 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 David Oliver Associates.