

UIBL

UIB

United Insurance Brokers Ltd

Client Service Charter



“ We understand that, while the nature of every business sector is different and demanding, delivering quality products and services is fundamental to our long term partnership with you. ”



Client Service Charter

Our service commitment

Client service is the cornerstone of the success of United Insurance Brokers Ltd (UIBL) as one of the world's leading insurance and reinsurance brokers.

Our clients operate in a wide range of global business activities, from passenger airlines to international shipping and from construction to professional services advisors.

We believe that delivering quality products and services is fundamental to our long term partnership with you.

This Client Service Charter sets out the services that UIBL will provide to you as our commitment to supporting your business.



Our service commitment comprises five key elements

1

Expert account service teams dedicated to placing and servicing all classes of insurance and reinsurance business

2

A Terms of Business Agreement (TOBA) that sets out our business relationship with you

3

Clarity and Transparency

4

A structured approach to the negotiation and placement of risks

5

A full claims service in the event of a claim



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What you can expect from UIBL

Communications

- We will endeavour to acknowledge all communications from you by the end of the next working day.
- We will provide you with details of your Account Team members, their primary roles and contact details.
- All senior members of your Account Team have mobile phones and can be contacted outside of normal office hours.
- Your Account Team are able to access key business systems such as email when out of the office or outside of office hours.
- We will communicate in English and will endeavour to be clear, fair and not misleading.

Enquiries

To support the development of your business we will:

- Respond by the end of the next working day, or as soon as practicable, to any enquiry confirming whether or not we can assist.
- Provide guidance on the key information (re)insurers will need to assess the risk.
- Obtain indicative terms and advise you of key features and conditions of quotations.
- Recommend options which, in our opinion, may meet your needs.
- Treat all enquiries with complete confidentiality and advise you, if necessary, of any business conflicts we may have.



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Renewal business

Prior to renewal we will:

- Carry out a pre-renewal meeting internally with Account Team members, where necessary.
- Discuss alternative renewal strategies with you, as appropriate.
- Request risk information from you.
- Prepare draft contract(s), as appropriate.
- Review participating (re)insurers to ensure continuing suitability.

Insurance security

In placing business with (re)insurers we:

- Will only select security from (re)insurers who meet our minimum criteria unless we receive alternative written instructions from you.
- Do not guarantee the solvency or continuing solvency of security of any (re)insurer. The financial position of any (re)insurer can change after cover has commenced. Please refer to our Terms of Business Agreement for further details.

Post placement of risks

We will:

- Advise you of issues arising in relation to the placement of the risk(s).
- Endeavour to issue Evidence of Cover or policy documentation to you within 30 days of inception or date on which all market participants have been agreed. This will set out the full terms and conditions of the (re) insurance arranged.
- Issue a debit note setting out the premium and relevant due dates.
- Complete a Placing File check list to ensure that the Contract Certainty code of practice and UIBL 'Best Practice' have been adhered to.
- Issue regular statements of account, where relevant or as requested.

Claims assistance

We will:

- Provide a claim notification and handling procedure, outlining all relevant contact details.
- In the event of a major loss, appoint a dedicated Claims Handler to coordinate the claim and provide all necessary support.
- Keep you regularly informed of significant developments in the progress of your claim.
- Ensure that first party claims agreed by (re) insurers and collected from them by us are promptly paid to you or a named loss payee by bank transfer. Alternatively it will be shown as a credit item on your statement of account.

Complaints procedure

If you feel that we have not met our service commitment to you please let us know immediately. We have a formal Complaints Procedure in place and all complaints will be thoroughly investigated by either the Chief Executive Officer or the Compliance Director. Please refer to our Terms of Business Agreement for full details of our Complaints Procedure.

General commitment to you

- Our goal is to understand your needs and objectives in relation to each enquiry that we receive from you.
- Where necessary, we will make full use of available UIBL Group resources and our global network to assist in the placement and management of your insurance portfolio.
- We will work with you to resolve any issues and concerns you may have regarding our service or the (re)insurance solutions we have provided for you.
- If necessary, we will arrange to visit your offices to discuss general and specific issues.

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What UIBL expect of you

To enable UIBL to deliver a quality service to you and meet your (re)insurance requirements we expect you to:

General

- Abide by UIBL's Terms of Business Agreement.
- Act with utmost good faith towards us and (re)insurers at all times.
- Disclose to us, before the (re)insurance risk is concluded or at any time during the period of the risk, any information, fact or circumstance that you are aware of, in the normal course of business and which is material to the risk.

New enquiries and renewal quotations

- Provide the information required to enable us to approach (re)insurers for an initial indication of whether or not they are prepared to accept the risk and the cost and conditions.
- Allow sufficient time for the market to be approached taking into consideration any time zone differences.
- Provide information in response to our requests on a timely basis.
- Confirm to us if the security engaged on each contract is acceptable to you and instruct us to seek alternatives if necessary.

Premium payment

- Ensure that premiums are paid promptly on or before the due date stated on our debit note to ensure continuity of cover.
- Advise us in sufficient time prior to the due date if you become aware that you are not able to make the funds available to us on time.

Claims

- Advise us as soon as possible of any event which has occurred that might lead to a claim under the cover placed by us.
- Provide sufficient information in order for us to notify (re)insurers of a potential loss, particularly to allow them to advise or appoint a loss adjuster/surveyor, as necessary.
- Provide timely and complete responses to our requests, where possible, in support of your claim.
- Provide periodic updates to all open claims, for reserve purposes and closures.

Feedback

- We welcome your feedback on the effectiveness of our charter and performance.
- We will monitor your feedback as a measure of our compliance with the service standards set out in this charter to help us continuously improve our service delivery.
- The terms and effectiveness of our charter are reviewed regularly.

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About United Insurance Brokers Ltd

An independent, international insurance and reinsurance Lloyd's broker headquartered in London and with offices worldwide.

As a multicultural, multilingual global broker with access to a team of 400 people embracing 20 nationalities, UIBL prides itself in communicating with its clients in their preferred language.

Sensitive to international, regional and local issues, UIBL derives its knowledge of local markets from a network of business partners with representation in over 85 countries.

In the constantly evolving global insurance marketplace, UIBL is renowned for obtaining competitive terms and broad levels of coverage across all major business lines, from markets worldwide.

We maintain the highest standards of innovation, flexibility and professionalism to deliver effective risk solutions backed by the personal service for which UIBL has established an unrivalled reputation.

UIBL operates in 6 core sectors



Aviation



Construction



Marine



Non Marine & Energy



Treaty



UK General Commercial



United Insurance Brokers Ltd

69 Mansell Street, London, E1 8AN

T: +44 (0)20 7488 0551 | W: www.uibgroup.com

United Insurance Brokers Limited is an accredited Lloyd's insurance broker, authorised and regulated by the Financial Conduct Authority (FCA).

Broker at **LLOYD'S**