

EIG LTD STATEMENT FOR TREATING CUSTOMERS FAIRLY

We recognise the advantages offered by a commitment to treating our customers fairly and fully support the FSA'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 our customers fairly and paying due regard to their interests has the following benefits:

- A first-class service for our customers;
- our customers will have a clear understanding of our insurance products;
- we can be measured against common standards;
- our staff will become better able to fulfill their duties; and
- the security and strength of our firm will be assured through ensuring we secure and retain as much business from satisfied customers as possible.

Conforming to the principle of treating our customers fairly will benefit not only our customers but also our staff and our firm itself. We will ensure that the need and requirements of our clients will be taken into account in everything we do, not just in our customer facing areas but in the following areas.

Management Information and Meetings

We will consider on a regular basis reports on compliance matters, complaints and customer comments. This data will be used to guide future business decisions to improve Treating Customer Fairly performance.

Advertising and Promotions

We will ensure a procedure is in place to confirm that financial promotions are FSA compliant. We will ensure that all advertising material is clear, fair and not misleading and provides a balanced view of the product or our service.

Remuneration Strategy

We will have a remuneration policy in place and ensure that the risk of any inducements that are potentially unfair to our clients are removed or the risks recognized and minimised.

Disclosure of Information

We will put procedures in place to ensure that all disclosures are made in sufficient time for clients to make informed decisions about a purchase. We will also ensure that Demands and Needs Statements reflect a full and personal assessment of the client's needs and those customers are advised to read the documentation, particularly the Policy Summary.

Sales

We will ensure that all staff are competent in their roles and that their competence is checked regularly.

Claims Handling

We will ensure that all staff are aware of the claims procedures.

Complaints Handling

We will handle all complaints in an open and honest manner, aiming at all times to settle complaints in an amicable and timely manner. Levels of redress, where offered, will always be fair to the complainant.

Conflicts of Interest

We will do all we can do to minimise conflicts of interest and promote an open and blame free culture to encourage reporting of all potential conflict situations.

Unfair Inducements

All volume over riders, placement service agreements etc will be assessed to determine whether they are likely to conflict to a material extent with any duty the firm owes to its customers.

Training and Competence

All staff will be competent to carry out their jobs and provide the best possible service to our customers.

Systems and Controls

We will put in place suitable senior management arrangement, systems and controls that will ensure that, at all times, the interests of our customers are given top priority and all areas of the business have this principle embedded in them.