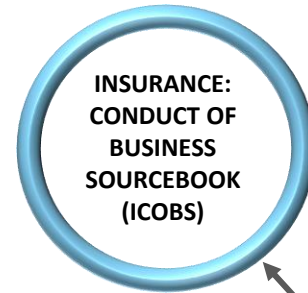


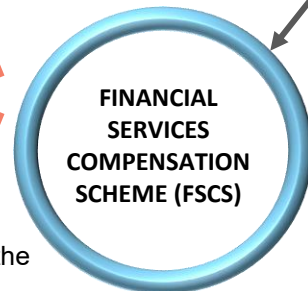
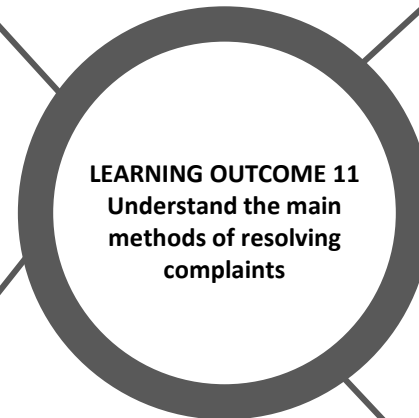
ICOB 8.1.1:

An insurer must:

- ✓ Handle claims promptly and fairly;
- ✓ Provide reasonable guidance to help a policyholder make a claim and appropriate information on its progress
- ✓ Not unreasonably reject a claim; and
- ✓ Settle claims promptly once settlement terms are agreed

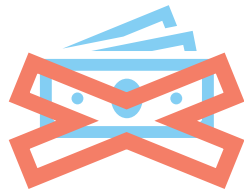


- ✓ Anti-money laundering
- ✓ Overseas regulations
- ✓ Californian claims handling
- ✓ Sanctions UK/EU/UN
- ✓ US government

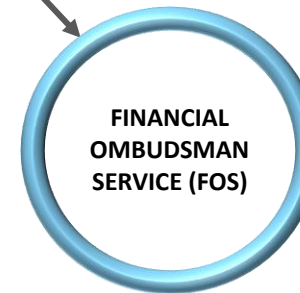


Protection is 100% for:

- ✓ Compulsory insurance;
- ✓ Professional indemnity insurance;
- ✓ Long-term insurance;
- ✓ Certain claims for injury, sickness or infirmity of the policyholder



- ✓ Protection is 90% of the claim with no upper limit for other types of policy, including general insurance advice and arranging



- ✓ Eligible complainants
- ✓ A consumer;
- ✓ A micro-enterprise with fewer than ten employees and a turnover or balance sheet total of no more than €2m;
- ✓ A charity with an annual income of less than £6.5m;
- ✓ A trustee of a trust with a net asset value of less than £5m;
- ✓ A consumer buy-to-let (CBTL) consumer;
- ✓ A small business with an annual turnover of less than £6.5m and fewer than 50 employees or a balance sheet total of less than £5m;
- ✓ A guarantor
- ✓ Redress – Money award/Directions award

