



DIASPORA INSURANCE

Peace of mind, Guaranteed!

DiasporaInsurance.com

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Regulated & Authorised: FCA, UK: 795897 and FSCA, RSA: 48996 | Underwritten By GuardRisk & Re-Insured By Munich Re

CUSTOMER CHARTER

- 1. Regulation.** We, **Diaspora Insurance**, whose address is at 4th Floor Spaces, 156 Great Charles Street, Birmingham, B3 3HN, United Kingdom are authorised and regulated by Financial Conduct Authority (FCA) to sell general insurance products. Our FCA register number is 795897 and you can check this on the FCA's register by visiting the FCA's website www.fca.org.uk/firms/financial-services-register or by contacting the FCA on 0800 111 6768.
- 2. Our service to you:** Our service includes arranging your insurance cover with Guardrisk Life International to meet your requirements and helping you with any ongoing changes you have to make.
- 3. The capacity in which we are acting**

Sourcing a suitable policy:	We act as your agent	No
	We act as agent of the insurer	Yes
Placing the insurance:	We act as your agent	Yes
	We act as agent of the insurer	Yes
In the event of a claim:	We act as your agent	Yes
	We act as agent of the insurer	Yes

4. How we made our selection

We only offer cover from Guardrisk Life International Limited in respect of this type of insurance.	Yes
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5. **Disclosure of information – Consumers:** It is important that you understand that any information, statements or answers made by you to us, or your insurer, are your responsibility. You must take reasonable care not to make misrepresentations when answering insurer's questions. If you are careless in answering the insurer's questions or deliberately make a misrepresentation, this may render the insurance void from inception (the start of the contract) and enable the insurer to repudiate liability (entitle the insurer not to pay your claims). You are advised to keep copies of documentation sent to or received from us for your own protection. Please do consult us if you are in doubt on any aspect. The requirement for correct information not only applies at commencement and renewal of your policy, but also at anytime during the period of insurance.
6. **Awareness of policy terms.** When a policy is issued, you are strongly advised to read it carefully, as it is that document, the schedule and any certificate of insurance that details the cover that you have in place. If you are in doubt over any of the policy terms and conditions, please seek our advice promptly.
7. **Charges and Fees.** We will not charge you a fee for the arranging, amending, renewing and cancelling your insurance policy.
8. **Client money – general.** The FCA rules are designed to protect you in the event that an insurance intermediary fails or is unable to transfer:
- a. any premium money it has received from you to the insurer; or
 - b. any claims or return premium monies that it has received from the insurer to you.

We are governed by strict rules pertaining to client money, set down by the FCA. Where we hold monies in a client bank account we may earn interest on monies held, which will be retained by us.

AND

9. **Client money (as an agent of an insurer)**

We act as agents for the insurer for the collection of premiums and payment of claims and refunds of premiums. This means that premiums are treated as being received by the insurer when received in our bank account and that any claims money or premium refund is treated as received by you when it is actually paid over to you. There are occasions where such transactions are restricted (for example, to receiving premiums only) and we will tell you if this is the case.

10. **Customer protection information.** It is our intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet your standards, please contact **Mr Jeff Madzingo** either verbally or in writing, who will take details of your concerns. We will acknowledge in writing, advising you of who is dealing with your concerns and attempt to address your concerns within five working days. If our investigations take longer, we will provide a full response within twenty working days or explain our position and provide timescales for a full response. If we cannot satisfy your complaint you may be entitled to refer it to the Financial Ombudsman Service.
11. **Cooling off period.** We will give you enough information and help so you can make an informed decision before you make a final commitment to buy your insurance policy. However, you will have thirty days to change your mind and cancel the insurance contract from the date you receive the policy documentation.

