DIASPORA INSURANCE

Peace Of Mind, Guaranteed!

T: +44 121 295 1116 | M: +44 770 3838 304 | Authorised & Regulated By FCA, UK: 795897 | Underwriter By: GuardRisk | Re-Insured By: Africa Re & FM Re

DiasporaInsurance.com

CUSTOMER SERVICE CHARTER

1. **Regulation.** We, **Diaspora Insurance** offer the bespoke **Diaspora Funeral Cash Plan**, and our address is at Diaspora Insurance House, Parklands Business Park, Birmingham, B45 9PZ, United Kingdom. Diaspora Insurance is a trading name for Destiny Finance Ltd which is authorised and regulated by Financial Conduct Authority (FCA) under Reference Number: 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.

   The Diaspora Funeral Cash Plan is underwritten by Guardrisk Life International Limited based in Ebene, Mauritius and re-insured by Africa Re and FM Re. The Financial Services Commission, Mauritius (the 'FSC') is the integrated regulator for the non-bank financial services sector and global business and on 01 Jan 2016 the FSC launched the Insurance Industry Compensation Fund (IICF) which is benchmarked on UK standards and designed to protect consumers.

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 tied agent	**Yes**
Placing the insurance:	We act as your tied agent	**Yes**
In the event of a claim:	We act as your tied agent	**Yes**
How we made our selection:	We only offer cover from Guardrisk Life International Limited, Mauritius in respect of this type of funeral insurance.	**Yes**

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 any time 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.** Both the FSC and the FCA rules are designed to protect you in the event that an insurer or 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 FSC and 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 under a Binder Agreement 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 or Complaints Procedure:

It is our intention to always provide you with a high level of customer service.

If there are occasions when we do not meet your standards, please contact **Ms Churmaine Shiell** either verbally or in writing, who will take details of your concerns. We will acknowledge your concerns promptly. If we can’t fully investigate and respond to your concerns within 10 days, we will let you know our expected response date.

If you have a complaint, please contact us on:

Complaints Officer | Diaspora Insurance: **Diaspora Insurance House, Parklands Business Centre, Birmingham, B45 9PZ, United Kingdom or email:** **customercare@diasporainsurance.com.**

If you are unhappy with the outcome of your complaint you may refer the matter to:

Office of Ombudsperson for Financial Services
8th Floor SICOM Tower
Wall Street
Ebene Cybercity
72201

Tel: +230 460 0473/4
Fax: +230 468 6473
eMail:ombudspersonfs@ofsmauritius.org

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.