



TREATING CUSTOMERS FAIRLY (TCF) POLICY

AVRO Insurance Managers Ltd ensures our clients are at the very centre of all that we do. We are committed to providing the highest standards of customer service and risk management advice. As part of our overall approach we are fully committed to treating our clients fairly and as such we Endeavour to meet their expectations of high quality service.

AVRO Insurance Managers Ltd.'s TCF policy is centred around the guidance provided by the Financial Services Authority (FSA) to ensure we consistently deliver fair outcomes to our clients and take responsibility for the firm and staff (at all levels) providing an enhanced service quality to clients, based on a culture of openness and transparency.

Six Key Themes central to the development of AVRO Insurance Managers Ltd.'s TCF initiative:

- 1) Consumers should be confident that they are dealing with service providers where treating customers fairly is embedded in the corporate culture
- 2) Services marketed and sold are done so with the aim that they meet the needs of the client and are targeted accordingly
- 3) Consumers should be provided with clear information and are kept appropriately informed before, during and after a service provision
- 4) Where advice is provided, it takes into account a client's individual circumstances
- 5) The service provided is of an acceptable standard
- 6) Consumers do not face unreasonable barriers to make a complaint.

OUR PROMISE TO OUR CUSTOMERS

OUR SERVICE

- We establish the appropriateness of the requested service for all new clients prior to accepting an instruction, ensuring it is in line with their requirement, understanding and experience
- We continually aim to understand the needs of our clients
- We keep our clients fully informed in a clear and fair manner that is unambiguous and not misleading
- We ensure our services are delivered with clarity and transparency and do not contain hidden conditions or rely on complex technical definitions
- We make certain our clients understand the risks associated with our services at the outset of an instruction
- We work hard to ensure that service and risk information remains clear and prominent at all times
- In the event there is a conflict of interest, we will inform our clients as soon as we become aware of it



COMPLAINTS

AVRO will respond in a timely manner to our customers' and prospective customers' questions and queries and address any issues or concerns promptly. All customer complaints are dealt with and escalated as appropriate and required by us in order to meet our obligations to our clients.

All complaints to be sent to Martin Digby, President

Email : Martin@avroins.com

Tel: 905 469 2414