

BUSINESS INSURANCE SPECIALISTS CODE OF ETHICS

- **We will comply with the CII Code of Ethics and all relevant Laws and Regulations**
 - All employees will receive a copy of the CII code of Ethics each year
 - The Code of Ethics will be reviewed annually at a Branch Meeting and all employees updated on changes and key points of the Code
 - We will commit to meeting our CPD requirements as a business and as individuals
 - We will maintain our compliance support and all necessary regulatory authorisation
 - We will report all code breaches to the CII
 - We will include Compliance and Regulatory updates in our monthly Branch Meetings
- **We will always act with the highest ethical standards and integrity**
 - We will maintain a Gift/Hospitality register recording all such items in excess of £75
 - We will make it clear to our customers how the total cost of their insurance is split between Premiums, Tax and Fees.
 - We will offer all our customers transparency on our commission earnings
 - Each Director will submit to a full Financial background check each year carried out by an independent third party
 - All employees will receive a copy of the BIS code of Ethics each year
- **We will always act in the best interest of each client**
 - We will always prepare a Demands and Needs statement for each client on purchase or renewal of a policy via BIS
 - We will show to all clients the Insurers that we approached for them and their responses and why our recommendation is the right one for them
 - We will always point out to clients covers which they should be considering, whether they decide to take them up or not
 - Our reports will always include copies of an Insurers Key Facts document for the client
 - We will circulate to our employees insurer updates and offers that are available for our clients
 - We will ensure every avenue is exhausted in claims handling for our clients to obtain satisfaction in settling their claims
 - We will undertake an annual compliance audit by a third party compliance officer and act on their recommendations
- **We will strive to provide a high level of service**
 - We will ensure all our customer facing staff hold a professional insurance qualification or are making progress towards one to ensure that they are suitably qualified to provide advice
 - **We will operate within our Service Standards at all times**

- **We will openly publish our complaints procedure on our website**
 - **We will maintain a complaints register and record all complaints**
 - We will commit to meeting our CPD requirements as a business and as individuals
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- **We will always treat people fairly**
 - We will treat incidences of discrimination (in any shape or form) with the utmost seriousness at Director level
 - We will always strive follow correct legal procedure when dealing with employment related matters
 - Treating Customers Fairly will be a standing item at our monthly branch meeting