

# Our promise to our customers



## What you can expect from us as a customer of Ansvar

At Ansvar, we are always prepared to go the extra mile to support our customers. Our team is made up of passionate people who all share the same desire to provide exceptional insurance solutions, offer excellent service, and make a positive impact on society. This desire comes to life here in the form of our customer promise, which aims to articulate under 5 key headings, the standard that we set for ourselves in delivering good outcomes for our customers every day.

Our conduct	Our conduct	Our advice	Our products & communications	Our pricing
We aim to be a market leader in the way we conduct ourselves.	Our goal is to provide you with a customer experience that consistently delivers moments of delight.	We set out to provide you with specialist expertise, guidance and protection.	Our products represent fair value and are clear and easy to understand.	We charge a fair price that generates a fair level of profit for our charitable owner.
This means that when you are working with us, you will find us to be open, honest, proactive and transparent at all times.	For us this means always delivering on our promises and looking out for ways to exceed expectations.	The specialist expertise and guidance we provide will always be appropriate for you and take your circumstances into account.	We continually review our products and services to ensure they offer fair value to the customers they are designed for.	As a commercial organisation owned by a charity, we do not aim to achieve excessive profits and all surplus profits are used by our charitable owner to support charitable causes.
When you make a claim, our expert team will proactively look for cover, ensuring you are paid exactly what you are entitled to and will work with expert partners to get you all the help you need.	It means taking personal responsibility and having pride in providing you with excellent service, intervening personally where we see we can make a difference.	We set out to be thought leaders within our areas of specialism, providing a voice on issues that are important to you and proactively sharing risk management advice to help you avoid future losses.	In all our products, services and communications we use simple, easily understood language that is appropriate to the target customer and accessible to customers who may have specific needs.	Our pricing will always be clear, transparent and reflect the value that we offer to you as our customer.
As our customer, we will always protect your financial interests, legal position and reputation, consulting you before making any decisions on liability. We take the protection of your data seriously and will always use your data ethically.	You can expect us to investigate all complaints promptly and impartially, with the aim of resolving them in a way that is fair and clear to you and take action to avoid similar complaints arising in the future.	We ensure our colleagues are appropriately qualified, maintaining our Chartered status, and regularly assess staff competence to ensure you are always receiving the most appropriate service and guidance.	We regularly engage with our target customers to ensure that our products, services and communications continue to meet your needs and expectations. We aim to maintain an open and transparent dialogue with you as our customer, and provide you with early notice of any key events in relation to your policy, such as renewal or changes to policy terms and conditions.	We will therefore also never agree to, or price for, broker compensation arrangements that we perceive to be detrimental to the interests of our customers.

If you have any questions regarding any aspect of our customer promise, or would like to provide feedback please contact us at [ansvar.insurance@ansvar.co.uk](mailto:ansvar.insurance@ansvar.co.uk)

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