

CLIENT SERVICE CHARTER

*“Dependable Corporate
Insurance in
any language”*





UIB GROUP

OUR SERVICE COMMITMENT

Client service is the cornerstone of United Insurance Brokers' success as one of the world's leading insurance and reinsurance brokers.

Our clients operate in every global business activity, from passenger airlines to international shipping, construction projects to professional services advisors.

While the nature of every sector is different and demanding, delivering QUALITY PRODUCTS and SERVICES is fundamental to our long term partnership with you.

This Client Service Charter sets out the services that United Insurance Brokers Ltd (UIB) will provide to you, as our commitment to supporting your business.

It is our goal to deliver the highest quality service - this Service Charter represents the level of service that we will deliver.

OUR SERVICE COMMITMENT COMPRISES OF FIVE KEY ELEMENTS

- 1 Expert account service teams dedicated to placing and servicing all classes of insurance, facultative reinsurance and treaty business.
- 2 A Terms of Engagement agreement that sets out our business relationship with you.
- 3 Clear and transparent new business and renewal account procedures.
- 4 A structured approach to negotiating and placing insurance risks.
- 5 Guidance on what to do in the event of a claim.

"We understand that while the nature of every sector is different and demanding, delivering quality products and services is fundamental to our long term partnership with you"

WHAT YOU CAN EXPECT FROM UIB

COMMUNICATIONS

- We will acknowledge all communications from you within 24 hours and action where practical.
- Our core account service team are all able to access and read e-mails when out of the office, or outside office hours.
- We will provide to you an organisation structure chart which shows all Account Team members, their primary roles and contact details.
- All senior members of your Account Team have mobile phones and can be contacted outside of normal office hours.
- We will use plain English to avoid confusion.

ENQUIRIES

To support the development of your business we will:

- Respond within 24 hours (or sooner) to any enquiry, confirming whether or not we can assist.
- Provide guidance on the key information underwriters will need to assess the risk.
- Obtain indicative terms and advise you of key features and conditions of any quotations.
- Recommend any options which, in our opinion, may meet your needs.
- Treat all new enquiries with complete confidentiality and advise you, if necessary, of any business conflicts we may have.

RENEWAL BUSINESS

Prior to renewal we will:

- Carry out a pre renewal meeting internally with Account Team members.
- Discuss with you alternative renewal strategies, if appropriate.
- Request risk information from you.
- Prepare draft contract(s).
- Obtain renewal terms for you.
- Fully market the risk upon appointment and advise you of any declination and replacement market for agreement.



INSURANCE SECURITY

In placing business with (re)insurers we will:

- Only select security from (re)insurers who meet our minimum criteria unless we receive alternative instructions from you. However we do not guarantee the solvency or continuing solvency of security of any (re)insurer. The financial position of any (re)insurer can change after cover has commenced.

POST PLACEMENT OF RISKS

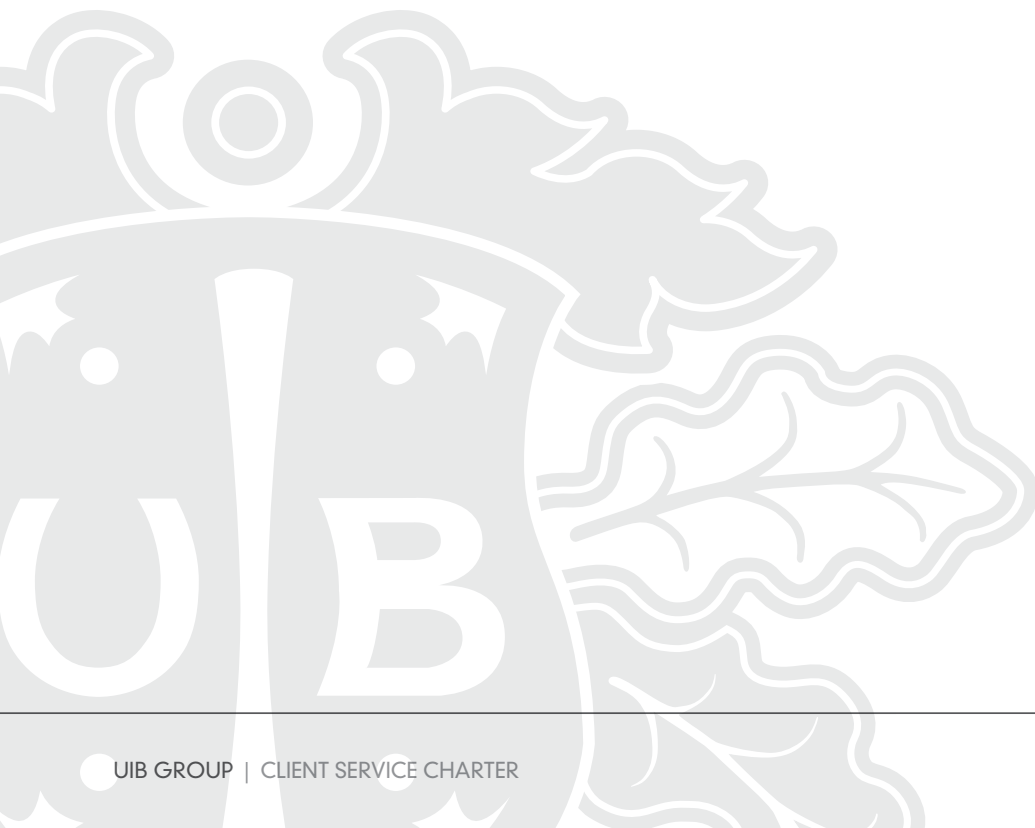
- Issue Evidence of Cover within 30 days of inception or date on which all insurance market participants have been agreed. This will set out the full terms and conditions of the (re)insurance arranged.
- Issue a debit note setting out the premium due and the settlement due dates.
- Advise you of any issues in relation to the placement of the risk(s).
- Issue regular statements of account.
- Complete a Placing File check list which is an internal check to ensure that the Contract Certainty code of practice and UIB 'Best Practice' have been adhered to.

CLAIMS ASSISTANCE

- We will provide a claims handling procedure, outlining all relevant contact details and procedures regarding claims notification and claims handling.
- In the event of a major loss a Claims Manager will be appointed to provide all necessary support.
- Ensure that once the claim has been agreed by the (re)insurers and monies collected, payment is made promptly.
- We will keep you regularly informed of the progress of the claim, particularly if any issues arise during discussions with insurers, including any payment on account.

GENERAL COMMITMENT TO YOU

- Our goal is to understand your needs and objectives in relation to each enquiry that we receive from you.
- We will make full use of UIB Group resources and our global network to assist in the placement and management of your insurance portfolio.
- We routinely prepare and send updates on developments in the global insurance market and specifically those areas of greatest relevance to you.
- Work with you to resolve any servicing issues and concerns you may have regarding our service and/or the insurance solutions we have provided for you.
- Assist you by providing staff training, as appropriate.
- We will visit your offices, as necessary, to discuss general and specific issues at your convenience.



WHAT WE CAN EXPECT FROM YOU

To enable UIB to deliver a QUALITY SERVICE to you we request your support and assistance, in the following general areas:

- Abide by UIB's Terms of Engagement i.e the terms of business agreement that exists between us.
- Act with utmost good faith towards us and (re) insurers at all times.
- Disclose to us, before the (re)insurance risk is concluded or at any time during the period of the risk, any information, fact or circumstance that you are aware of, or ought to be aware of, in the normal course of business and which is material to the risk.

PREMIUM PAYMENTS

- Assist UIB by ensuring that premiums are paid promptly on the settlement due date stated on our invoice, to ensure continuity of cover.
- Advise us in sufficient time prior to the settlement due date if you become aware that you are not able to make the funds available to us on time.

NEW ENQUIRIES AND RENEWAL QUOTATIONS

- Provide the information required to enable us to approach (re)insurers for an initial indication of whether or not they are prepared to accept the risk and the cost and conditions.
- Allow sufficient time for the market to be approached taking into consideration any time differences.
- Provide information regarding renewal in response to our requests on a timely basis.
- Confirm to us that the security engaged on each contract/risk is acceptable to you or instruct us to seek alternatives.

CLAIMS

- Advise us as soon as possible of any event which has occurred that might lead to a claim under the cover placed by us.
- Provide sufficient information in order for us to notify (re)insurers of a potential loss, particularly to allow them to advise or appoint a loss adjuster/surveyor, as necessary.
- Provide timely and complete responses to our requests, where possible, in support of your claim.



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