

# Working with Flat Living Insurance

## Our Understanding of Your Demands & Needs

In assessing your demands and needs we will ask questions to identify the most appropriate product. It is your responsibility to ensure you give us complete and accurate answers to any such questions, not only when you take out your policy, but also when you decide to renew or make any changes during any term of a contract of insurance, and when there are any changes to any information you have given us.

In accordance with the Financial Conduct Authority (FCA) regulations, we are required to ensure that the policy we are offering is suitable for your needs and offer fair value. The cover being provided will be detailed in the summary of cover provided.

## Our Service

In assessing your demands and needs, we will ask questions about you and the risk(s) to be insured to help us identify the most appropriate product. It is your responsibility to provide us with complete and accurate answers to any such questions, not only when you take out your policy, but also when you decide to renew or make any changes during any term of a contract of insurance or regarding any information previously provided held by us.

We will not normally provide advice or personal recommendation for insurance contracts, unless you specifically request this. In this case your enquiry will be passed to a senior manager. We will give you the relevant information you require, honestly, fairly, and professionally and in a way that is in your best interests. We may include information about comparable products between different product providers, all of which will enable you to make your own choice about whether to go ahead with any particular contract of insurance.

You will then need to make your own decision about how to proceed. You will be provided with a Statement of Fact as part of our sales process, and you can request a copy at any time during the life cycle of your insurance arrangement with us.

Before the end of your insurance contract, we will use the information you have provided to us to provide a quotation for the forthcoming 12 months from your current provider. If, for any reason, your current provider is unable to provide a quotation we will attempt to obtain quotes for renewal from other product providers. Details for your renewal quotation(s) will be sent to you in good time to allow you to confirm that the details are accurate and allow you to contact us to discuss your options, including to request quotes from alternative providers, if required.

We act as the agent of the product provider (your insurance company) in the sourcing and placing of insurance.

Should you suffer loss or damage that you consider to be a claim under your policy, your policy wording will provide you with a telephone number for you to make direct access to your claims team.

You should be aware that such claims teams act on behalf of your insurance company. Although the responsibility rests with the Insurer to handle claims promptly and fairly, if you need assistance from ourselves we are happy to help you to try and resolve any concerns you have, however we can only work within the remit provided by the product provider (your insurance company).

Occasionally we may work with an insurance company that requires us to act as the agent of you, the customer (or client) when assisting with a claim, however, we can only work within the remit provided by our contract with the product provider (your insurance company).

## We automatically provide the following additional benefits:

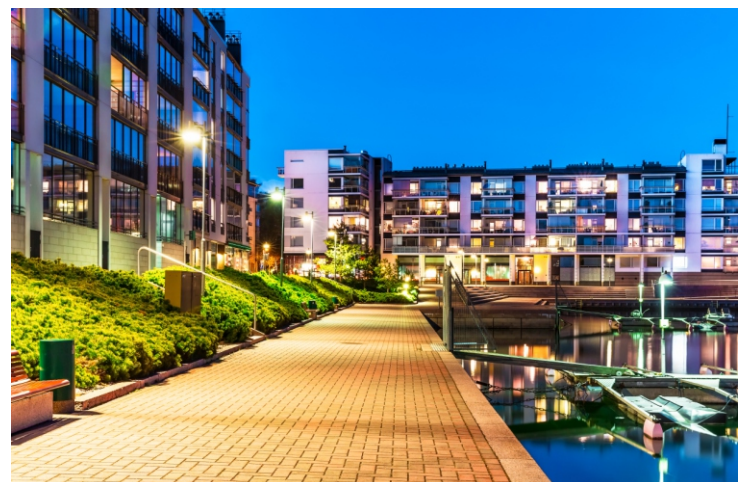
- Manage Your Block is a portal which supports self-managed blocks of flats. A free subscription is provided to all self-managed customers.
- Block in a Box offers recommended suppliers that provide specialist services for blocks of flats. Access to this website and its facilities is provided as a free benefit to our customers.
- Flat Living is a website and magazine which supports self-managed blocks of flats and Property Managing Agents with knowledge, information and guidance.

## A full list of our product providers can be found at:

<https://www.residentsline.co.uk/knowledge-hub/aboutourinsurers/>

## Our Status

We are included on a register maintained by the FCA which allows us to carry out insurance distribution activity, such as advising, selling and administration of insurance contracts. This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by the relevant representative body. The FCA's register can be accessed via their website at [www.fca.org.uk/register](http://www.fca.org.uk/register).



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