

## **Buying your insurance through a BIBA broker –**

### **“A good choice”.**

Using a broker is a convenient way of getting the right insurance at the right price.

BIBA brokers are authorised and regulated by the Financial Services Authority.

You can check their registration by visiting the FSA's website at

<http://www.fsa.gov.uk/register/home.do> or by calling 0845 606 1234.

### **BIBA members treat customers fairly.**

BIBA members work to achieve your best interests. So they will:

- ✓ ask you about your insurance needs so they can search for a suitable policy;
- ✓ make your choices clear by telling you the range of products they offer;
- ✓ explain any professional advice they give to you – clearly and honestly;
- ✓ secure their best deal for you by using their expertise and buying power;
- ✓ make sure you understand what is, and is not, covered by your policy;
- ✓ clearly state the costs of your policy – including any fees they may charge;
- ✓ give you clear information and documents – as well as any help you need with the paperwork – to make sure your policy is in place promptly;
- ✓ explain their support for you in the event of you making a claim;
- ✓ explain the right to complain if you are dissatisfied with your policy;
- ✓ explain the right to cancel if you change your mind about the policy.

**Why settle for the only policy your insurer can offer you, when experts can help you choose the right policy for you?**