



## CUSTOMER SERVICE STANDARDS

Vivet Limited trading as Compass Maritime (hereinafter “Compass”) is authorised and regulated by the Financial Conduct Authority. We therefore promise that we will undertake to:

- Act fairly and reasonably when dealing with you.
- Make sure that all our general insurance services satisfy the requirements of the Financial Conduct Authority.
- Make sure that all the information we give you is clear, fair and not misleading.
- Answer all quotes, queries including payment queries, cancellations or letters within 2-working days.
- Answer all calls within 90 seconds as we do **not** operate an auto-attendant system. **All calls will be recorded and may be monitored.**
- Issue all policy certificates to you, once all underwriting is completed, within 2 working days.
- Avoid conflicts of interest, or if we cannot avoid this, explain the position fully to you.
- Give you enough information and help so you can make an informed decision on behalf of your clients before you give them your final recommendation to buy our insurance(s).
- Confirm your client’s insurance arrangements within 5-working days.
- Handle claims fairly and promptly. All claims will be acknowledged within 2 working days and assessed within 5 working days once all the relevant information has been received. Monthly continuation claims to be processed within 5 working days of receipt and payments made within 3 working days from receipt of all necessary and valid information.
- Ensure you receive renewal notices 21 days before expiry.
- Protect any personal information that you give us.
- Hold all monies received by us as if received by our insurer(s) and in an insurer trust account. We do not hold any form of monies on your behalf (client monies).
- Handle complaints fairly and promptly and in accordance with our published procedures as set out in our policy documents or wordings. Complaints we or the insurer cannot settle may be referred to the Financial Ombudsman Service.



## CUSTOMER SERVICE STANDARDS

Compass Customer Services operate Monday to Friday excluding bank holidays. You can call us on 020 7398 0100. For out of hours service, we have a telephone service company operating 24/7 365 days a year where you can leave a message. **Please note that calls will be recorded and may be monitored.**

Alternatively, you can contact us by emailing [complaints@compassuw.co.uk](mailto:complaints@compassuw.co.uk), or by writing to us at:

Vivet Limited t/a Compass Maritime  
35 Ballards Lane  
London N3 1XW

### Data Protection Act

Information your clients supply may be used for the purposes of insurance administration by us as the Data Controller (as defined under the Data Protection Act). It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes. Your client information may also be used for crime prevention. For any of these purposes, your client information may be transferred to countries that do not have stringent data protection laws. If this is necessary, the Data Controller will seek assurance from that party as to the security surrounding the handling of your information before it proceeds.

If you give information about another person, in doing so you confirm that they have given you permission to provide it to the Data Controller and for the Data Controller to be able to process their personal data (including any sensitive personal data).

On payment of the appropriate fee, your clients have the right to access and if necessary rectify information held about them (this is known as a Subject Access Request). Please contact our Compliance officer, in writing, by email [complaints@compassuw.co.uk](mailto:complaints@compassuw.co.uk) or by mail at the above-mentioned address to exercise these rights.

When your clients' insurance ends, all information held about them (including information held on systems) will be destroyed or erased in accordance with the data retention policy of Compass, which can be provided upon request. You will also, as our agent, be advised to do the same.

To assess the terms of the policy or handle claims which arise, we may need to collect data which the Data Protection Act defines as sensitive (such as medical history, criminal convictions or employment records). Data protection laws impose specific conditions in relation to sensitive information including, in some circumstances, the need to obtain your clients' explicit consent before we process the information. When your clients apply for insurance, consent is given to the processing and transfer of information described in our policy wordings. Without consent, we are not able to offer insurance products to you.

Vivet Limited is authorised and regulated by the Financial Conduct Authority under FCA No. 565079. For more details of the Financial Conduct Authority please visit their web site at [www.fca.org.uk](http://www.fca.org.uk) and for more information about the Financial Ombudsman Service visit their web site at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). Vivet Limited is also a member of the Managing General Agents' Association.