



Treating Customers Fairly

Our commitment to our clients

WHAT IS TCF?

TCF stands for Treating Customers Fairly. Together with the Financial Services Board (FSB), financial service providers have agreed upon a set of guidelines. TCF ensures that customers rights are protected and that there is transparency in all elements of engagement with customers. This is to improve customer confidence and integrity amongst providers.

WHAT ARE THE 6 OUTCOMES?

Essential Med and its employees subscribe to all six outcomes of TCF as follows:

1. Customers are confident that they are dealing with providers where the fair treatment of customers is central to the provider's culture.
2. Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.
3. Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.
4. Where customers receive advice, the advice is suitable and takes account of their circumstances.

5. Customers are provided with products that perform as providers have led them to expect, and the associated service is both of an acceptable standard and what they have been led to expect.
6. Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.

OUR PROMISE TO YOU

We are committed to ensuring the following:

1. Deliver prompt, friendly, efficient, courteous and relevant customer service at all times.
2. Provide efficient customer-driven processes.
3. Continuously improve and identify new technologies and endeavour to excel in the delivery of our customer service.
4. Assist you in making an informed decision whether it may be a new product, claim or amendment of your policy.
5. Only provide you with products that you need.
6. Encourage and build long lasting relationships with all our customers.
7. Provide you with opportunities to provide us with feedback regarding the product and services that you have received and to make the necessary changes where appropriate to ensure customer satisfaction.
8. Instil a culture of openness and transparency with regards to our processes and product.

WHAT CAN YOU DO TO HELP?

We need your feedback and assistance to ensure that we are meeting your expectations and applying TCF correctly

1. Providing and disclosing all the relevant information regarding your personal and medical information to enable us to provide you with products and services suitable to your needs.
2. Tell us how we can improve our services and product.
3. Inform us of any changes to your personal and medical information to ensure we keep our records up to date.
4. Read through all your policy wording, associated documents and regular communications carefully and familiarize yourself with our processes and products.
5. Let us know if there is any aspect of our products that you do not understand or are happy with.

FEEDBACK

We welcome all feedback, including any problems you may have encountered. Details of our policy wording or associated documents can be found on our website. You may also contact us on 0861 70 70 70