



## **Athene Associates - Insurance claims handling procedure**

By prior agreement with the Customer or Commercial Customer Athene Associates Ltd will provide advisor services in relation to the administration of insurance contracts including the calling in and supervision of insurance claims. We reserve the right, by prior agreement, to raise a reasonable charge for this service in accordance with our terms of business or by other arrangement. This may include utilising the cover under the applicable insurance policy for settlement of our fees in full or in part such as for example, a 'managing agent's extension' provision.

In performing this service for a Customer/Commercial Customer, we will at all times apply the following principles:

We will conduct our work with integrity.

We will handle the claim timeously and with the due skill, care and diligence expected of a firm regulated by the Royal Institution of Chartered Surveyors and will monitor the service we provide by risk assessing our activities and reviewing our performance internally.

We will use our experience and knowledge of the market to advise our Customers/Commercial Customers whether or not to pursue a claim and we will represent their interests to the best of our ability.

As a member of a professional body we have a duty of care towards the broker/policy provider and we will not knowingly mislead them in the interests of pursuing a favourable outcome for our Customer. Also we expect our Customers to provide us with a full disclosure as to the circumstances of any claim and to do so in a timeous manner.

We will avoid conflicts of interest, and where they arise, we will manage them fairly. We will not accept inducements from insurance brokers and/or underwriters.

We will take good care to ensure the suitability of our advice and discretionary decisions for any Customer/Commercial Customer who is entitled to rely on the advice we provide them.

We will keep our Customers/Commercial Customers fully and regularly informed as to the progress of a claim and we will communicate in transparent language when doing so.

**Athene Associates 21.06.20**