

## Treating Customers Fairly (TCF)

Kido Pet Insurance will continuously strive to treat our clients, and their fur kids, in a fair and empathetic manner.

### The six outcomes of TCF as laid out by the Financial Services Board

1. Customers can be confident they are dealing with firms where TCF is central to the corporate culture
2. Products and Services marketed and sold are designed to meet the needs of identified customer groups and are targeted accordingly
3. Customers are provided with clear information and kept appropriately informed before, during and after point of sale
4. Where advice is given, it is suitable and takes account of the customer's circumstances
5. Products perform as firms have led customers to expect, and service is of an acceptable standard and as they have been led to expect
6. Customers do not face unreasonable post-sale barriers imposed by firms to change product, switch providers, submit a claim or make a complaint

### We apply these outcomes to our clients and their fur kids by:-

- Treating our customers fairly with the utmost respect and empathy is our priority
- We are reasonable in our decision making when it comes to claims and follow our policy wordings. We hope our clients will be reasonable too, but understand the emotional bond with their fur kids and that these can be stressful times.
- Our product is perfect for South African families with more than one fur kid that needs veterinary medical cover and is quickly adaptable to the changing market
- We believe in full transparency and our policy wordings, rates & benefits and all other legal documents are available online
- We are available to our clients for any questions / feedback / complaints per email or telephonically and will reply within 1 working day
- Any amendments made to our cover will be conveyed to our clients with a 30 day notice period if the amendment made will:
  - impact our client financially
  - impact the quality of cover for our client's fur kids
- Our clients are able to email us to request the upgrading, downgrading, cancellation of their policy if they so wish with no waiting period stipulated
- We have simplified the submission and processing of claims to make this quick and easy to understand
- We have made available a complaints protocol and contact details for the Ombudsman if common ground regarding a repudiated claim cannot be found