



Module 3

The sales process explained

The Do's and Don'ts of arranging cover on behalf of care users



Do:

- ✓ Advise the care user that you will be providing Fish with their personal information in order to arrange the insurance cover. As such you should seek their consent for you do this. This can be done verbally.
- ✓ Let the care user know that full policy details will be issued to them by Fish and that if they feel the cover is not suitable for their needs, they have 14 days right to cancel from the date they receive the policy documents. If they cancel within the 14 days right to cancel period they will receive a full refund of the premium paid, subject to no claims being made.
- ✓ Provide the care user with a copy of the relevant Insurance Product Information Document (IPID) and application form.

Don't:

- ✗ Answer any declaration questions without first confirming with the care user/employer.
- ✗ Create insurance factsheets. Please refer to Fish in the first instance so we can provide you with guidance and support. No literature should be produced without Fish authorisation.

Arranging cover for numerous care users

You must complete your bespoke spreadsheet with the care users information and email to Fish every 7 days.

Information you'll need to arrange cover



Care Protect

- Your agent number.
- Name, address (where the care takes place) and date of birth of the person(s) receiving care and the employer(s), if different.
- Answers to the declaration questions:
 - Has the person who receives care or the employer made any claims or incidents on any previous liability insurance policy in the last 5 years.
 - Has the person who receives care or the employer had any previous insurance policy cancelled or declared void by an insurer.
 - Has the person who receives care or the employer been convicted, charged or any conviction pending for any criminal offence other than a fixed penalty motoring offence.

Healthcare Protect

If healthcare tasks cover is required for the care user's carers, you will also need:

- Name, address and date of birth for each carer.
- Answers to the declaration questions:
 - Has the carer made any claims or incidents on any previous liability insurance policy in the last 5 years.
 - Has the carer had any previous insurance policy cancelled or declared void by an insurer.
 - Has the carer been convicted, charged or any conviction pending for any criminal offence other than a fixed penalty motoring offence.
- Consent from each carer to arrange cover on their behalf.

Ways to arrange cover | You can simply:



Call our designated team on
0333 331 3977

Visit Fish website at www.fishinsurance.co.uk
or via Aquarium



Complete and return to Fish the
appropriate application form

Care users can contact
us directly by telephone
or visiting our website.

Alternatively, you can
provide the care user
with an application
form to return to Fish.

What to do if something goes wrong with the sales process

If something goes wrong with the sales process, this is called a breach:

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A breach is where an action has taken place that is contradictory to the requirements of either Fish internal policies or procedures, or external regulatory and legal requirements.

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What does this mean?

- Breaches are usually discovered after they have occurred.
- A procedural breach is something that falls outside of our current policies, procedures & processes.
- An FCA breach is something that falls outside of the FCA's acceptable standards and rule book, and is potentially reportable to the FCA.
- Both Procedural and FCA breaches must be reported to Fish immediately and we will take remedial action to resolve.

What are Errors & Omissions (E&Os)

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An E&O is any matter involving a possible breach of professional duty which could result in a financial liability.

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What does this mean?

- Any breach that could or has resulted in a financial loss to a customer, the Insurer or Fish is classed as an E&O.

Example breaches

Sales

- Providing Fish with incorrect information e.g. wrong address or declaration answers.
- Providing the wrong Insurance Product Information Document (IPID) to the care user.

Data protection

- Providing personal information to Fish without consent of the care user/employer or carer.

Factsheets

- Creating incorrect factsheets and distributing to care users.

Claims handling

- Not forwarding claim notifications to Fish promptly.

What to do if you identify a breach

Email Fish **immediately** at:

BreachesandErrorsandOmissionsforSchemesandAffinities@pib-insurance.com

With these details:



Fish will then take the necessary remedial action to resolve the breach as quickly as possible.

It is important that you do not try to resolve any identified breach, as Fish need to work to our internal breach procedures.



Any questions – just call your Fish Account Manager