For your own benefit and protection you should read these terms carefully, if you don't understand any point, please ask for further information

Who we are and how to contact us

Mahmoud Rezk, Independent Insurance Adviser/Broker

7 Jaquib Artin Street, Ismalia Square, Heliopolis, Cairo, Egypt

Phone: +2 012 10 58 50 55

Email: rezk@trustedadvisers.net

Website: www.trustedadvisers.net

Authorized and regulated by Egyptian Financial Supervisory Association (EFSA)

This information can be checked by visiting Egyptian Financial Supervisory Association website @ http://www.efsa.gov.eg/brokers/search.do - Code number 27756

Our Principles

Act with due skill, care & diligence

Trust and Integrity

Fair treatment

Our Commitments

Only advice you on matters in which we are knowledgeable and will recommend other specialist advice when necessary

Not unfairly put our interests above our duty to you

Handle complaints fairly and promptly

Our Services

We will advise and make a recommendation for you after we have assessed your needs

We have carried out fair analysis of the market in order to identify a suitable product. This means that we have compared products from a range of insurance providers in terms of cover, price, quality of service and other relevant features in order to select appropriate policies for you

Our Remuneration and Your Charges

We are normally remunerated by commission paid to us by the insurance provider as a percentage of the premium

Customers has the right at any time to be informed of the level of commission which we received from insurance providers

Confidential Information

We will treat your personal information as confidential and handle it in a secure manner

You have the right to see personal information about you that we hold in our records. If you wish to, please contact us. Without making any charge for this service

Providing Information To Your Insurers

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to or renew your policy, if you are in doubt please contact us, if the information provided by you is not complete or accurate the insurer may cancel your policy or refuse to pay all or part of your claims

All customers must disclose all material facts (any information that may influence insurer's decision over cover or terms) prior to inception and throughout the period of insurance.

Failure to disclose material information may invalidate your insurance cover and could mean that a claim may not be paid. If in doubt, please ask & we will give you examples of what you must tell us or the insurer.

Cancelling your policy

Please note that before policy cancellation, you should inform us at least by one month, except before policy renewal date by fifteen days is enough, and we will provide you with the information on how to cancel it appropriately, in order to ensure payment of any debit or credit amounts for your sake or for your insurer

Claims

Claims management will be handled by us, in order to ensure accurate documents and quick payment from the insurer side, claims system will be informed by the inception of the cover

Complaints

If you are at anytime unhappy with our service please contact us by phone or email or in writing at the address shown overleaf marked for the attention of Mr. Mahmoud Rezk

It's our policy to respond fairly and promptly, this usually means acknowledging a complaint within a maximum of 5 days and providing respond or update within 15 days, in most cases it will be quicker

Conflicts of interest

It's our policy to avoid any conflict of interest when providing business services to its clients. However, where an unavoidable conflict may arise we will advise you of this in writing before proceeding to provide any business service and for your information we are not acting as an agent for any insurer

End of TOB