



Disclosure document for Church Customers

Who owns us?

| Options | Status | Explanation |
|--|--------|--|
| We are an independent insurance intermediary | | |
| We are owned by an insurance company | | |
| We are owned by another party | X | We are wholly owned by the General Trustees of the Church of Scotland. The Trustees benefit from any profits that we generate. |

For whom do we act when sourcing a policy for you?

| Options | Status | Explanation |
|--------------------------------|--------|--|
| We act as your agent | X | We always act for you before we make a product recommendation. |
| We act as agent of the insurer | | |

How do we make our insurance product selection?

| Options | Status | Explanation |
|---|--------|--|
| We make our selection after carrying out a fair analysis of the insurance market | | |
| We select products from a limited number of insurers, the names of which will be provided to you separately | | |
| We will only offer you the product of one insurer | X | We can only offer you one product. This is under a scheme that has been designed especially for Church of Scotland establishments. |

For whom do we act when placing your insurance?

| Options | Status | Explanation |
|--------------------------------|--------|--|
| We act as your agent | | |
| We act as agent of the insurer | X | We have delegated authority from the insurer to bind cover and issue policies on its behalf. |



For whom do we act if you have a claim?

| Options | Status | Explanation |
|--------------------------------|--------|---|
| We act as your agent | X | We will always help you obtain settlement of a valid claim within the terms of your policy. |
| We act as agent of the insurer | | |

How do we act in relation to how the church scheme is run?

| Options | Status | Explanation |
|---|--------|--|
| We act in the insurer's interests | | |
| We act in the interests of church customers | X | As well as acting in individual clients' best interests, we will also take steps to sustain the viability of the scheme for the majority of Church of Scotland churches. |