

# Row.co.uk Communication Policy

## Principles

Row.co.uk (a trading name of BIG Warranties Ltd) is committed to being a market leader in the way we conduct business. Suitability of products in line with customers needs and the general principles of transparency, openness, honesty, and clarity in the way we conduct our business are key issues in our Communication Policy.

Pivotal to our business is the fundamental principle of Treating Customers Fairly in the way we advertise and the way we interact with customers. We also require that our employees and business partners do likewise.

The hallmark of a good Communication Policy is a strong, ethical, and compliance-oriented tone emanating from the company's leadership team. Transparency, communication and candor are important in any dialogue across the entire business. Anything short of this may detract from a relationship of trust.

It is important that we adhere to the Regulatory Rules and Principles imposed upon us to remain a fit and proper business and aim to achieve this by having strong systems and controls in place which ensure that we maintain high standards across the entire business.

## Implementation

- We will maintain and regularly review the systems and controls pertinent to our business model
- We will adhere to the laws, regulations, rules, guidance, and codes of conduct laid down by our regulators
- We will have a business model where internal communication and the decision-making process affecting our day to day practices is paramount
- We will provide ongoing training in all aspects of our business to our staff
- We will continually monitor all aspects of our business to ensure that they remain effective and efficient in line with our fundamental principles of responsible lending and treating customers fairly.

## Communication

Central to our business culture is that of Treating Customers Fairly. To us, that means communicating with you at regular intervals about your product/s and policies. This is because customers' needs and the suitability of products for that need are constantly changing. Maybe you've sold your dishwasher, so no longer need the policy, maybe you want to add extra items to your policy to ensure they are covered including our other insurance products that may be suitable for you.

Row.co.uk will contact you from time to time in accordance with the contract we have with you as a customer. We will either call, email or SMS in accordance with your contact preferences. This is important in order to keep up our records up to date and to make sure that the policy you have continues to meet your needs and remains suitable.

We like to be able to keep you up to date with news, offers and promotions. If at any point you would like to change your contact preferences or opt-out of any marketing, you may do so by unsubscribing from any marketing emails you might receive or by asking us to do it for you via phone or email.