



TREATING CUSTOMERS FAIRLY (“TCF”) POLICY

1. Introduction

Elev8 Risk Partners is a specialised aviation-insurance and risk-advisory firm dedicated to protecting the people, assets and operations that make flight possible. As an authorised financial services provider operating within the aviation insurance sector, we are committed to embedding the principles of Treating Customers Fairly (TCF) into every aspect of our operations.

Aviation risk is complex, highly regulated and financially significant. Our clients rely on us not only for insurance placement but for trusted advisory services. Therefore, fair treatment, transparency and professionalism are central to our culture, our governance and our client relationships.

This Treating Customers Fairly Policy outlines our commitment to delivering consistently fair outcomes to all clients, whether they operate a single aircraft, a fleet, an airport, a maintenance facility, a UAV operation or an air-transport enterprise.

2. The Six Fairness Outcomes

Elev8 Risk Partners commits to complying with and contributing to the six TCF fairness outcomes, viewed from the customer’s perspective:

Outcome 1

Customers are confident that they are dealing with a provider where the fair treatment of customers is central to the firm’s culture.

At ELEV8, fair treatment is embedded in our governance framework, staff objectives, training and performance evaluations.

Outcome 2

Products and services marketed and sold are designed to meet the needs of identified customer groups and are targeted accordingly.

We recognise that aviation is not “one size fits all.” Insurance and risk solutions are tailored to specific aviation operations, exposures and regulatory requirements.

Outcome 3

Customers are given clear information and are kept appropriately informed before, during and after contracting.

We provide clear, transparent explanations of:

Policy coverage

Exclusions and limitations

Deductibles and premiums

Regulatory obligations

Claims procedures





Outcome 4

Where customers receive advice, the advice is suitable and takes account of their circumstances.

We assess each client's operational profile, asset exposure, risk appetite and regulatory requirements before recommending insurance solutions.

Outcome 5

Customers are provided with products that perform as they have been led to expect, and the associated service is of an acceptable standard.

We work only with reputable insurers and continuously monitor policy performance, claims service levels and insurer responsiveness.

Outcome 6

Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.

We ensure that claims, amendments and complaints are handled efficiently, fairly and transparently.

3. Achieving Fair Customer Outcomes

Elev8 Risk Partners applies TCF principles throughout the product lifecycle.

Product and Service Design

Our aviation insurance programmes are designed based on:

Clear understanding of aviation operational risks

Regulatory requirements

Market capacity and insurer strength

Client-specific exposures (hull, liability, drones, airports, etc.)

We ensure that products are suitable for the identified target market.

Promotion and Marketing

All marketing and communications:

Are clear and not misleading

Accurately describe coverage scope

Avoid exaggeration of benefits

Reflect realistic expectations

Advice

Where advice is provided:

We conduct a detailed risk assessment





We identify and manage conflicts of interest

We recommend suitable and proportionate cover

We document advice and provide clear disclosure

Our team is trained in aviation-specific insurance exposures and regulatory compliance.

Point of Sale

At the point of sale, we ensure:

Full disclosure of policy terms

Clear explanation of risks and exclusions

Transparent discussion of premiums and deductibles

Written documentation confirming advice

Post-Sale Information

After policy inception, we:

Provide ongoing service support

Assist with endorsements and amendments

Monitor insurer performance

Keep clients informed of regulatory and market developments

Review policies annually or as required

Claims and Complaints Handling

We are committed to fair and consistent claims support.

We will:

Assist clients promptly with claim notification

Liaise with insurers on their behalf

Ensure transparent communication throughout the claims process

Honour legitimate expectations

We recognise that claims performance is a critical measure of service quality.

4. Governance and Monitoring

To ensure continuous adherence to TCF principles, ELEV8 Risk Partners:

Follows applicable financial services legislation and regulatory codes

Maintains a conflicts of interest policy





- Ensures staff are not incentivised in a way that promotes unfair outcomes
- Incorporates TCF into staff objectives and performance reviews
- Conducts ongoing staff training and refresher sessions
- Implements management information systems to monitor fairness outcomes
- Reviews this policy at least annually

5. Complaints Handling

Elev8 Risk Partners handles complaints fairly, promptly and impartially.

Our approach includes:

- A clear and accessible complaints process
- Timely acknowledgement of complaints
- Fair investigation and root-cause analysis
- Consistent treatment of similar cases
- Monitoring complaint resolution timelines
- Using complaints data to improve service delivery

We treat complaints as valuable feedback to enhance our systems and client experience.

Clients may contact us directly regarding any complaint or feedback relating to our services. Full contact details and procedures are available upon request.

6. Third-Party Service Providers

Before partnering with insurers or third-party service providers, we assess:

- Their commitment to treating customers fairly
- Their governance structures
- Their claims handling processes
- Their service-level performance

We will not knowingly place business with providers whose practices undermine fair customer outcomes.

7. Staff Responsibilities

All ELEV8 employees are responsible for upholding TCF principles.

We:

- Encourage open feedback from staff and clients
- Include TCF objectives as measurable performance criteria





Provide ongoing professional training

Promote a culture of transparency and ethical conduct

8. Policy Review and Amendments

This Treating Customers Fairly Policy may be amended from time to time to reflect regulatory changes or improvements in governance practices.

We review this policy at least annually to ensure continued alignment with regulatory requirements and best practice in aviation insurance and risk advisory.

Commitment to Fair Aviation Risk Management

Elev8 Risk Partners is committed to delivering transparent, ethical and client-centred aviation insurance and advisory services.

In an industry where safety, compliance and financial protection are paramount, treating customers fairly is not simply a regulatory requirement; it is fundamental to how we operate.

