

# Customer Rights & **RESPONSIBILITIES**

Insurance and Risk Management success depends on developing a collaborative partnership between the agency and our customers. Customer-agency relationship can become strained partly due to a lack of clear understanding of policy requirements and who the customers are. In addition to our **Claims Promise** and **The Starr Group Commitment**, the **Customer Rights and Responsibilities** will clarify key aspects of the customer-agency relationship.

- A **Confirmation Email**. The Starr Group will send you an email immediately after we request a change to your policy. We will confirm changes with you at the time the change is made.
- A **Dedicated Claims Advocate**. If you have a claim, our dedicated Claims Advocate will help you through the claim process when a loss occurs. This individual will review the claim notes to verify your claim is being handled smoothly and timely.

## A. Claims Promise

---

- If you do not hear from a claims adjuster within 24-48 hours of your initial call, we ask you contact us for assistance.
- If we have not heard from you, The Starr Group will contact you in 48 hours.
- The Starr Group will call in another 6 days, and again 13 days after our initial conversation to ensure the claim is being handled to your satisfaction.
- The Starr Group will continue our presence until your claim is closed.

## B. The Starr Group Commitment

---

- **The Starr Group Promise**, this includes annual monitoring of your policy. If you receive a premium increase above the industry average our licensed service staff will provide you with additional choices and options.
- A **Phone Call After Six Months**. The Starr Group will call you to inquire if you have any questions on your new policy. We will verify you know who to call if you have a claim or question, and how to reach us via phone, email, or online Live Chat.
- **Annual Renewal Reminder**. 30 days prior to your renewal date The Starr Group will send a postcard informing you of your policy renewal date. You may have experienced life or business changes in the previous year giving reason to alter and update your policy. We'll review your policy and verify your customized plan still meets all your needs.

## Who Is Our Customer?

---

Anyone who derives direct or indirect benefit from The Starr Group's services or products is a customer. This includes people (homeowners, business owners) who request information or quotes, and/or purchase a policy or plan. Third parties such as vendors, solicitors and analysts (individuals who interact with our customers to gather and document data) are included in this definition of Customer.

The Starr Group is able to thrive because its customers are proactive partners in our "Discovery Process". Customers have a responsibility to participate in appointments and interviews to provide the information and documents necessary to accurately underwrite home or business policies.

## Customer-Agency Relationship

---

Quality home, auto, or business protection is the product of a well-executed insurance policy based on complete information and accurate data. Resulting from effective communication and collaboration—a relationship—between The Starr Group and its customers. Collaborative efforts only work when all parties involved know what they need to be successful, and when they understand, trust, and respect their partners. Everyone involved shares a common objective: to create a successful insurance product that provides property protection and/or business value, customer satisfaction, and agency fulfillment.

Claims can often be stressful for customers. Participating in the "Discovery Process" early on and understanding policy terms can reduce or eliminate any friction that may arise between Customers and the insurance agency later.

# Customer Rights & RESPONSIBILITIES (continued)

## Customer Rights & Responsibilities

When providing insurance for your home, auto, and business, The Starr Group is committed to protecting your rights. These include the right to be fully informed, treated with respect, timely claims handling and complaint resolution, and privacy. Insurance is a two-way contract, and customers have an important role. The customer is responsible for understanding their needs, asking questions, and providing accurate, up-to-date information to the insurer.

- **Right to Be Informed.** Customers have the right to an easy-to-understand explanation of how insurance works and how insurers calculate price based on relevant facts. Customers can expect to access clear information about their policy, coverage, and the claims settlement process. Under normal circumstances, insurers will advise an insurance customer of changes to, or the cancellation of, a policy at least 30 days prior to the expiration of the policy. The insurer is required to provide customers with the renewal terms of the policy at least 30 days prior to expiration. Customers have the right to know how the agent is compensated and if they have any conflicts of interest.

- **Right to Timely and Transparent Claims Handling.** Customers can expect qualified staff to respond to their claim in a timely manner. Customers have the right to be informed of procedures and time lines for settling the claim, as well as the status of the claim. If the claim is denied, customers have the right to be informed why.

- **Right to Complaint Resolution.** The agent will provide information about how a complaint is heard and promptly handled.

- **Right to Privacy.** Customers have the right to understand how their personal information will be used. All insurers have privacy statements and are subject to privacy laws in the United States. Customers may ask their insurer to provide a copy of its privacy statement.

- **Responsibility to Understand Customer Needs.** While The Starr Group will assist its customers in every possible way, customers are responsible for asking questions and educating themselves about their policy. Asking questions and giving the insurance provider a detailed explanation of circumstances will help them make informed recommendations on for future policy inclusions. This will ensure customers have the correct insurance coverage.

- **Responsibility to Make Payments On Time.** Customers are responsible for making premium payments as required by the insurer. Failure to do so could result in a lapse of coverage or cancellation of the policy.

- **Responsibility to Provide Accurate Information.** Customers are required to provide all relevant information in their application for insurance and they must ensure the information is accurate. If customers have questions about the application or policy they can contact The Starr Group and an agent will explain both the customer and the insurer's obligations.

- **Responsibility to Update Your Information.** To maintain customer protection against loss, the customer must promptly inform the agent of any change in their circumstances, such as renovations to the home, the purchase of a big-ticket item that may require additional insurance coverage or having a home-based business.

- **Responsibility to Report the Facts.** Customers must report an accident or claim, providing complete and accurate details, as soon as possible following the accident or incident giving rise to the claim.



Insurance & Risk Solutions

5005 Loomis Road, Greenfield, WI 53220  
P: (414) 421-3800 F: (414) 421-6145

Visit us at [StarrGroup.com](http://StarrGroup.com)

Follow us on Social Media!    

