

The process and procedural changes required under our Network to enable you to sell and or advise upon regulated insurance products.

In brief they include:

- Only undertaking the type of sale as advised to us at the time of application (this may subsequently be changed with approval in writing). Sales can be made as either a Non Advised sales to customers, in brief that means only providing factual information to customers and NOT making any judgement or recommendation as to the suitability of the product for the customer. This requires less paperwork; there is however a restriction on the sale of payment protection or income protection policies here. Or on a fully advised basis.
- Providing a copy of our ITCs one page Initial Disclosure Document to each customer
- For advised sales – Asking a series of questions, recording the answers, recommending the most suitable products and providing the customer with a copy of the Demands and Needs document post sale.
- Including ITC regulatory script within all telesales
- Providing a copy of a policy summary or booklet to each customer prior to concluding the sale
- Each member of staff who deal with Insurance (sales and claims) will need to undertake ITCs online training programme and be observed
 - Training is completed online and is modular (staff can take sections, go away and come back at a later time to do more). You will be able to create training IDs and passwords for your staff from the Training section of the online system. Training should take no longer than a couple of hours.
 - In addition to the training there is a requirement for you to undertake an observation of each member of staff undertaking regulated activity within the first 12 weeks of joining the Network. This is a simple unobtrusive process that will simply capture that staff are saying and doing the right thing.
- You will need to provide ITC with a view of your website and any promotional materials prior to them being made available to potential customers
- You will need to complete a monthly online return to us detailing products sold, the retail price and retained commissions as well as confirming certain standing data.
- If you are working on a 'non signature pad' version of ITCs system you will need to send paper copies of all Demands and Needs documentation to ITC on a monthly basis

The above provides a summary of the requirements of Network membership. Following a sales visit each organisation will receive a set-up visit followed by a three month visit to ensure that the required processes and procedures have been adopted.