

|  |  |
| --- | --- |
| Name of communication |  |
| Channel of communication |  |
| Type of communication |  |
| Key message / objective: - |  |
| When is the communication to be sent: -  | *Pre-sale / post sale / not time dependent* |
| Name of person / team / firm responsible for the communication (is it a third party?).  |  |
| Target recipient  | (Does the target audience include customers with characteristics of vulnerability) |
| Name of person in the firm responsible for approval |  |

**COMMUNICATIONS CHECKLIST**

**1**

| **Does the communication: -**  | **Yes/No/N/A** | **Approved by** | **Date** | **Review date** |
| --- | --- | --- | --- | --- |
| Provide the information the recipient needs / wants to know? |  |  |  |  |
| Explain or present information in a logical manner? |  |  |  |  |
| Use plain and intelligible language? |  |  |  |  |
| Prompt or inform a decision in a clear fair and not misleading manner?  |  |  |  |  |
| Explain any jargon or technical terms as simply as possible? [*in a way a layperson would understand]*  |  |  |  |  |
| Provide key information prominently and in a way which is easy to identify? *[For example, by means of headings, layout, display, font and by use of design devices such as tables, bullet points, graphs, graphics, audio-visuals and interactive media.]* |  |  |  |  |
| Provide key information with an appropriate level of detail?*[avoid providing too much irrelevant information]* |  |  |  |  |
| Avoid any unnecessary disclaimers?  |  |  |  |  |
| Adequately explain any action required and the consequence of any inaction?  |  |  |  |  |
| Clearly identify any charges?  |  |  |  |  |
| Clearly identify all payment methods so that customers are not pushed down the firm’s preferred payment route?  |  |  |  |  |
| Impact a single customer at a time? |  |  |  |  |
| Impact many customers at a time?  |  |  |  |  |
| Deal with complex information in an understandable format? |  |  |  |  |
| Take into account the needs of customers who might have characteristics of vulnerability? |  |  |  |  |
| Use the appropriate channel for reaching the audience?  |  |  |  |  |
| Need to be tested before it is distributed? |  |  |  |  |
| **Testing** |
|  | **Yes/No/N/A** | **Approved by** | **Date** | **Review date** |
| Has post sale feedback been obtained? |  |  |  |  |
| Have any comments been received via social media or otherwise?  |  |  |  |  |
| Have any complaints been received linked to the communication?  |  |  |  |  |
| Has the communication resulted in any allegations of negligence?  |  |  |  |  |
| If verbal communication has the customer been asked if they have any further questions and if they understand the information provided?  |  |  |  |  |
| Has the action expected been achieved by the anticipated number of recipients? |  |  |  |  |
| Has a non-insurance person reviewed the communication?  |  |  |  |  |
| **Comments / Actions required / Training needs.** |

**2**

 

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