



# Customer Service Life Consultant

Department:	Customer Services
Reports to:	Customer Service Team Leader
Job Family:	Beagle Street
Career Family / Job Capsule:	
Key dimensions:	(£Budget, Team headcount FTE, any other relevant P&L metrics as they become available)
Direct Reports	N/A
Committee/Board membership(s)	
Approved Senior Manager Function(s), Prescribed or Other Overall Responsibilities and/or any Certification Function(s)	- Standard role <input checked="" type="checkbox"/>
<b>Purpose of the role:</b>  To deliver excellent customer service for Beagle Street Life Insurance, through both inbound and outbound calls to customers whilst being efficient and friendly and taking ownership of any past, present or future needs of the customer to support first-time resolution, ensuring KPI and SLA performance are met. The Life Consultant will be a role model within the team by consistently performing against target, maintaining high service standards and always ensuring good customer outcomes from a compliance and regulatory perspective.	

**Key accountabilities:**

- Provide support to the customer by answering queries, making changes to policies, dealing with payments, raising claims and supporting the overall administration of a customer policy.
- Have a good product knowledge following training and ensuring your regulatory learnings are completed and up-to-date to stay on top of any business updates, services & products.
- Provide the best possible customer service to all our customers, with a view to retaining business and therefore enhancing profitability.
- Ensure customers are kept informed with the progress of their request by issuing the appropriate correspondence and liaising with the Admin Team.
- Identify and act upon opportunities for improvements to processes / customer experience.
- Completing welcome calls with customers who have taken out a policy through one of our Brands.
- Adhering to company policies and procedures.
- Upselling products and services where possible to ensure the customer is appropriately covered for life insurance and their cover meets their needs.

**Skills / Experience / Knowledge:**

- Good communication skills to establish a positive rapport with customers with excellent attention to detail.
- Ability to remain calm and polite when dealing with unsatisfied customers.
- The ability to manage and prioritise complex tasks, as well as using multiple system efficiently with varying demands at a fast pace.
- Excellent verbal and written skills; including the ability to communicate customers by varying channels and methods.
- The ability to pick up work in a fast paced, multi-channel environment
- To have experience in customer service.
- To have used a policy admin system and have knowledge of workflow.
- To have good knowledge of the Microsoft Office systems, including Word and Excel



Values	<p>Define who we are as OneFamily. They come from the beliefs we hold, the way we behave and how we want to work together for our customers. For OneFamily this means:</p> <ul style="list-style-type: none"> <li>• Principled</li> <li>• Courageous</li> <li>• Effective</li> </ul> <p>Our values are unique to our brand. They give us purpose and focus. They are vital in helping us all 'do the right thing'. If we are confident that we are true to our values, then we can be sure that we are doing the best for our customers.</p>
Adaptability	This job description is intended to provide a broad outline of the main responsibilities only. The post holder is required to be flexible in developing their role in agreement with their Line Manager. In addition, they may be required to carry out any other duties deemed appropriate within the role and expertise.
Performance Management	All employees have a responsibility to participate in regular one to ones with their manager and to identify performance standards of the post. As part of the performance management process every employee is responsible for participating in identifying their own training and development needs to meet the requirements of their role.
Health and Safety	Employees must be aware of the responsibilities placed on them under Health and Safety at Work Act 1974 and take reasonable care for the health and safety of themselves and of other people who may be affected by their acts or omissions at work.
Equality and Diversity	The Society is committed to building an environment where the diversity of its employees is valued, respected and seen as an asset to enabling delivery of the best possible service to our customers and colleagues. It is unlawful to discriminate directly or indirectly in recruitment or employment because of any of the nine 'protected characteristics' contained in the Equality Act 2010. These are age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, and sexual orientation. Failure to comply with organisational policies on equality and diversity may result in disciplinary action.
Confidentiality	The unauthorised use or disclosure of customer or other personal information is regarded as gross misconduct and will be subject to disciplinary procedures, and could result in a prosecution for an offence or action for civil damages under the General Data Protection Regulations. (GDPR).



#### Regulatory

- To comply, at all times, with all regulatory, statutory and legislative requirements so far as they relate to the role
- To abide by the Rules of the Society at all times
- To understand and comply with all Group Governance Policies, as appropriate to the role
- To deliver all apportioned accountabilities and responsibilities

#### Individual Conduct Rules

Rule 1	You must act with integrity
Rule 2	You must act with due skill, care and diligence.
Rule 3	You must be open and cooperative with the FCA, the PRA and other regulators.
Rule 4	You must pay due regard to the interests of customers and treat them fairly.
Rule 5	You must observe proper standards of market conduct.
Rule 6	You must act to deliver good outcomes for retail customers.

#### Senior Conduct Rules: Applicable to Senior Management Function(s) roles only

SC1	You must take reasonable steps to ensure that the business of the firm for which you are responsible is controlled effectively
SC2	You must take reasonable steps to ensure that the business of the <i>firm</i> for which you are responsible complies with the relevant requirements and standards of the regulatory system.
SC3	You must take reasonable steps to ensure that any delegation of your responsibilities is to an appropriate person and that you oversee the discharge of the delegated responsibility effectively.
SC4	You must disclose appropriately any information of which the <i>FCA</i> or <i>PRA</i> would reasonably expect notice.

#### Declaration

I confirm I have read and understood the content of this Job Description and I accept the content as an accurate description of the role I am required to perform.

Job holders full name:



Job holders signature:	
Date:	

### Version Control:

Amendment Summary	Date	Reviewer
Updated to be aligned with the requirements under SMCR.	24 October 2019	Lawrence Quirk
Updated to accommodate solo regulated SMCR requirements	16 December 2019	Julie Cogger
Updated to include new Rule 6 Conduct Rule.	9 Feb 2023	Lawrence Quirk
Updated to amalgamate the standard, CF & SMF job description template and new values	3 April 2024	Heather Duckett