

Appropriateness (for non-advised services) (MiFID provisions)

Chapter 10A

Appropriateness (for non-advised services) (MiFID and insurance-based investment products provisions)



10A.6

Assessing appropriateness: when a firm need not assess appropriateness due to suitability assessment

- 10A.6.1** **G** A *firm* need not assess appropriateness if it is receiving or transmitting an order or carrying on *insurance distribution* in relation to an *insurance-based investment product*, for which it has assessed suitability under **■ COBS 9A** (Suitability (MiFID and insurance-based investment products provisions)).
- 10A.6.2** **G** A *firm* may not need to assess appropriateness if it is able to rely on a recommendation made by an *investment firm* (see **■ COBS 2.4.5G** (Reliance on other investment firms: MiFID and equivalent business)) or, in relation to an *insurance-based investment product*, made by an *insurance distributor* (see **■ COBS 2.4.5AR** (Reliance on other insurance distributors)).