

Chapter 6

Product Information

Responsibilities of insurers and insurance intermediaries in certain situations

This annex belongs to ■ ICOBS 6.-1.4R

The table in this annex modifies the general *rules* on the responsibilities of *insurers* and *insurance intermediaries* for producing and providing to a *customer* the information required by this chapter. The table does not include the responsibilities of *insurers* and *intermediaries* for producing the *IPID* (■ ICOBS 6.-1.5R).

	Situation	Insurance interme- diary's re- sponsibility	Insurer's re- sponsibility
(1)	<i>Insurance intermediary operates from UK estab- lishment</i> <i>Insurer does not operate from UK establishment</i>	Production and providing	None
(2)	<i>Insurance intermediary does not operate from UK establishment, is not authorised, is selling con- nected contracts or is authorised professional firm carrying on non-mainstream regulated activities</i> <i>Insurer operates from UK establishment</i> <i>Customer habitually resident in the United Kingdom</i>	None	Production and providing (but for <i>pure protection contracts</i> no <i>policy summary</i> is re- quired unless the <i>insurance inter- mediary</i> does not operate from a <i>UK establishment</i>)
(3)	<i>As (2) but customer habitually resident outside the United Kingdom and insurer not in contact with the customer</i>	None	None
(4)	<i>As (2) but customer habitually resident outside the United Kingdom and insurer in contact with the customer</i>	None	Production and providing
(5)	<i>Insurance intermediary does not operate from UK establishment</i> <i>Insurer does not operate from UK establishment</i>	None	Production and providing
(6)	Where ICOBS 6.5.1R applies	Production and providing, as ap- propriate, where dealing with a <i>con- sumer</i> on renewal	Production and providing, as ap- propriate, where dealing with a <i>con- sumer</i> on renewal