

Information for Policyholders

Applicable Law

Unless agreed otherwise in writing, your insurance policies with MAPFRE Middlesea plc (the Company) shall be subject to Maltese Law and to the exclusive jurisdiction of the Maltese courts.

Insolvency

In the event that we become insolvent and unable to meet our obligations under this contract, limited compensation may be available to you under the Protection and Compensation Fund Regulations, 2003.

Complaints

We are committed to providing good quality services. We recognise that you may not be satisfied with the service provided. To deal with this we have a complaints procedure. For the sake of clarification a complaint is broadly defined as being a written expression of dissatisfaction with services that we provide or actions we have taken that require a response.

How to complain

Step 1 - Contacting the Company

The first step is to talk to a member of the Company's personnel or of the intermediary if the Policy was arranged through one. This can be done informally either directly or by telephone. Usually the best person to talk to will be the person who dealt with the matter you are concerned about as they will be in the best position to help you promptly and to put things right. If they are not available or you would prefer to approach someone else then address the matter to the manager or senior person responsible. The Company will seek to resolve the problem immediately. If the Company cannot do this then the Company will take a record of the concern and arrange the best way and time for getting back to you. This will normally be within two working days.

Step 2 - Taking the complaint further

If you are still unhappy the next step is to put the complaint in writing, addressing it to the Complaints Officer, setting out the details, explaining what you think went wrong and what you feel would put things right. If you are not happy about writing a letter, you can always ask a member of the Company to take notes of the complaint which you will be then asked to sign. You will be provided with a copy for your own reference. This record will be passed promptly to the Complaints Officer to deal with.

Once the Complaints Officer receives a written complaint, s/he will arrange for it to be fully investigated. The complaint will be acknowledged in writing within five working days of receiving it and the letter will state when you can expect a full response. This should normally be within fifteen working days unless the matter is very complicated such as where other organisations need to be contacted. Where this is the case the Company will still let you know what action is being taken and will inform you when the Company expects to provide a full response.

Taking your complaint elsewhere

If you are still not satisfied with the Complaints Officer's response, you can always seek advice elsewhere. You may contact:

Office of the Arbiter for Financial Services,
First Floor,
St Calcedonius Square,
Floriana FRN1530, Malta
Telephone: 8007 2366 or 21249245
E-mail: complaint.info@financialarbiter.org.mt.

Business Concluded Through Intermediaries

Intermediaries, including Insurance Agents, work on the basis of commission, which remuneration is settled directly by the Company, at no additional cost to you.

Tied Insurance Intermediary (TII) of MAPFRE Middlesea

TII's act on behalf of MAPFRE Middlesea, and conduct their insurance distribution activities in relation to general business and/or group life contracts of insurance, which they are authorised to distribute exclusively for products of MAPFRE Middlesea.

The only TII in which MAPFRE Middlesea has a significant (10% or more) financial interest is Middlesea Assist Limited. None of the TII's have a significant financial interest in MAPFRE Middlesea.

Tied Insurance Intermediary (TII) of MAPFRE Middlesea through an Insurance Agent

TII's that act on behalf of MAPFRE Middlesea through an Insurance Agent conduct their insurance distribution activities in relation to general business and/or group life contracts of insurance, which they are authorised to distribute exclusively for products of MAPFRE Middlesea through the Insurance Agent.

MAPFRE Middlesea does not have a significant (10% or more) financial interest in any of its Insurance Agents. None of the Insurance Agents have a significant financial interest in MAPFRE Middlesea. None of the TII's of MAPFRE Middlesea through MelitaUnipol Insurance Agency has a significant financial interest in the Agency and the Agency does not have a significant financial interest in any of the TII's that act through it.

Insurance Broker

More information must be obtained from your Insurance Broker if business is concluded through this channel.

Remuneration Of Employees

Employees of MelitaUnipol Insurance Agency may receive commission from the Company, which remuneration is settled directly by MelitaUnipol Insurance Agency, at no additional cost to you.

Additional Charges

MelitaUnipol Insurance Agency charges an administration/policy fee, which does not normally exceed €5.00 on all new and renewal business and on any changes to policies. Such charges may vary per product and any charge over the maximum €5.00 per policy is communicated to the prospective policyholder at quotation stage and prior to concluding the contract of insurance.

MelitaUnipol Insurance Agency Ltd. is enrolled under the Insurance Distribution Act, Cap 487 to act as an Insurance Agent for MAPFRE Middlesea p.l.c. (MMS). MMS is authorised by the Malta Financial Services Authority (MFSA) under the Insurance Business Act, Cap 403 of the Laws of Malta. Both entities are regulated by the MFSA