

## Complaints Handling Policy

### Purpose of the Complaints Handling Policy

MAPFRE MSV Life's Complaints Handling Policy explains the process that you will need to follow to submit a complaint whilst providing you with the necessary guidance to ensure that your complaint is duly registered and addressed.

### Our Commitment

MAPFRE MSV Life is committed to providing you with a high level of service. It is our principal aim to meet the needs of our policyholders and prospective clients in the most professional and efficient manner. It is therefore very important that you inform us when our level of service or products do not meet your expectations or when you wish to address matters involving our distribution network including any of our authorised tied insurance intermediaries. We give the same importance to all complaints, and we handle all complaints with the same efficiency. Should you have any complaint regarding our level of service or products or our distribution network including any of our authorised tied insurance intermediaries please do not hesitate to contact us.

### Complaints Handling Function

Our Company has a robust and dedicated Complaints Handling Function with clearly defined roles and responsibilities in order to ensure that customers' complaints are properly addressed and, where relevant settled, and to provide complainants with guidance on other possible solutions or alternative routes of redress. Our Complaints Handling Function has a clearly defined system of acknowledging receipt of complaints, handling the investigative process by senior officials with a strict view to the elimination of any possible conflicts of interest and providing the complainants with the resolutions reached by the Company.

### Privacy and Confidentiality

Each individual complaint shall be regarded with fair and equal treatment ensuring that all complaints are kept confidential, whilst continually safeguarding the privacy rights of the complainant.

### Lodging a complaint

Should you have any cause for complaints about our services or products please submit your complaint in writing to our Chief Executive Officer, either by email to [complaints@msvlife.com](mailto:complaints@msvlife.com) or by mail to the address provided below:

The Chief Executive Officer  
MAPFRE MSV Life p.l.c  
The Mall  
Triq il-Mall  
Floriana FRN 1470  
Malta

Please provide us with the following information in your complaint letter:

- Policy Number
- Name of Policyholder
- Description of complaint
- Copies of all relevant documentation
- Contact Details

### **Notification of Receipt & Time Frame of Response**

Your complaint will be registered in the Company's Complaints Register immediately upon receipt and you will receive an acknowledgement of receipt without any delay. We endeavour to reply to all complaints within ten (10) working days.

In the event that we are unable to resolve a complaint within this established time frame, we will keep you informed of our actions and the progress achieved. In our communication we will advise you of your rights to alternative resolution routes, as explained below, and we may together decide to pursue matters further to reach a satisfactory outcome, in which case we will agree to such extension to our discussions in writing.

### **Pursuing Alternative Routes**

Although our aim is to resolve all complaints in an efficient and fair manner, we cannot promise that all complaints will be resolved to the satisfaction of our clients. If you are still unsatisfied with the outcome of our procedure then you may pursue alternative resolution routes; that is by taking your complaint, in writing, to the Office of the Arbiter for Financial Services, as per respective contact details provided below:

Office of the Arbiter for Financial Services  
N/S in Regional Road,  
Msida MSD 1920  
Malta

Email Address: [complaint.info@financialarbiter.org.mt](mailto:complaint.info@financialarbiter.org.mt)

In order to lodge a complaint with the Office of the Arbiter please refer to the website provided herein where you will be guided accordingly: [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt)

Recourse to alternative routes addressed above does not deprive you or us of the right to bring an action before the courts or any other entity established by laws for the settlement of your complaint.