

Information for Prospective 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 a client 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 our 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. We will seek to resolve the problem immediately. If we cannot do this then we 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 Complaints Officer, MAPFRE Middlesea plc, Middle Sea House, Floriana FRN 1442 or via e-mail on compofficer@middlesea.com. Your communication should set out the details, explain what you think went wrong and what you feel would put things right. If you are not happy about writing it, you can always ask one of our staff members to take note 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, it shall 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 we will still let you know what action is being taken and will inform you when we expect 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

Website: www.financialarbiter.org.mt

The Office of the Arbiter will expect that you have a final reply to your complaint from us before approaching them.

BUSINESS CONCLUDED THROUGH INTERMEDIARIES

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

Tied Insurance Intermediary (TII)

TIIs 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 TIIs have a significant financial interest in MAPFRE Middlesea.

Insurance Broker

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

REMUNERATION OF EMPLOYEES

Employees of MAPFRE Middlesea may receive commission from the Company, which remuneration is settled directly by us, at no additional cost to you.

ADDITIONAL CHARGES

The Company charges an administration fee of €5.00 on all new and renewal business and on any changes to policies, excluding Travel Insurance (Short-term), Group Life and Group Health. No administration fee is charged on any insurance product purchased through the website.