

**Citadel Insurance p.l.c.**  
**Complaints Procedure**  
**- Information on making a complaint –**

**Know your insurer**

Your insurer is Citadel Insurance p.l.c. a company authorised under the Insurance Business Act, Cap 403 and regulated by the Malta Financial Services Authority to carry on life and non-life business of insurance.

Citadel Insurance p.l.c. is a Maltese insurance company committed to provide you with a professional, efficient, courteous and friendly service. However, if you believe that, in your regard, something has gone wrong and you are dissatisfied with any of our products or services, we want you to tell us. We can resolve your complaint and try to ensure that this does not happen again.

This leaflet tells you how you can make a complaint about our products and services.

**Who may make a complaint?**

Any person who is a policyholder, an insured person, a beneficiary or an injured third party may make a complaint arising out of, or in connection with, any product or service provided by us or through our intermediaries. Please note that, if you are an individual person, a member of your family, a friend or a professional person may act as your representative. Your representative must disclose to us his/her identity and relationship with you and produce your written consent to act on your behalf.

**How do I make a complaint?**

The fastest way to resolve your complaint is by discussing it with the Company's employee or intermediary who offered you the product or rendered the service, or with their manager. If the complaint is not resolved, you may write to the complaints management function stating the details of your complaint and how you would like us to resolve it to your satisfaction. You may write to us either on the complaint form which you may download from our website or you may find available from our offices or our intermediaries, or in any manner which suits you best. There are no charges when you make a complaint.

**What information shall I include in my complaint?**

If you use the complaint form, all the information which you are required to include in your complaint is specified in the form. All you need to do is to fill in the details accurately and factually in Maltese or English. If you prefer any other any manner, make sure that you include your particulars and those of your representative if applicable, a brief summary of your complaint and an explanation as to how you would like us to resolve your complaint to your satisfaction. Do not worry about grammatical errors or spelling mistakes. Express yourself to the best of your ability. Our employees or intermediaries can help you fill in the form or write the letter.

**What happens after I file my complaint?**

As early as possible, we will register your complaint and acknowledge it in the same language you write to us. We try to resolve the complaint without any unnecessary delay.

**When will I expect a final response to my complaint?**

You appreciate that each complaint is different and that we will need to deal with each complaint in the most appropriate manner. A final response to your complaint will be made in writing within 15 working days from the date of registration and acknowledgement. If a reply cannot be provided within 15 working days, we will inform you in writing about the causes of the delay and indicate when our investigation is likely to be completed.

**Who shall decide my complaint?**

The complaints management function shall decide your complaint.

This function is established as a requirement of the Malta Financial Services Authority, the competent authority regulating financial services in Malta. The function is managed by the Company's Compliance Officer.

**What if I am not satisfied with the final response?**

We treat all complaints fairly, promptly and reasonably but if you are not satisfied with our final response to your complaint you may write, within certain deadlines, to the Office of the Arbitrator for Financial Services, enclosing a copy of our investigation, or to any other alternative dispute resolution scheme such as arbitration and the Consumer Claims Tribunal.

**Is information and personal data protected?**

Yes. Information and personal data is protected in accordance with the applicable legal framework.

**When I make use of your complaints procedure, do I forfeit my right to seek redress in any tribunal or court?**

Absolutely not. Our complaints procedure is without prejudice to your right to take legal proceedings against us in any tribunal or court in Malta under the laws of Malta.

**Important Information**

Our main office address is:

Citadel Insurance p.l.c.

Casa Borgo

26, Market Street,

Floriana FRN 1082

Our communication facilities are:

Tel: (+356) 2557 9000

Fax: (+356) 2557 9550

Freephone: 8007 2322

Email: [info@citadelplc.com](mailto:info@citadelplc.com)

Our business hours are from Monday to Friday:

1 October to 30 June

08:00 hours to 13:00 hours

13:30 hours to 17:00 hours

July and September

08:00 hours to 13:00 hours

13:00 hours to 15:30 hours

August

08:00 hours to 14:30 hours

**Citadel: where complaints end up with a handshake and a smile!**