

## **CONSUMER'S COMPLAINT PROCEDURE**

Monarch Assurance SE is committed to providing an excellent service to its customers. If, however, you are not satisfied with the service provided, we have a complaints' procedure which we are documenting for your information for you to follow in order to assist you in lodging a formal complaint.

### **Step 1 – Contact the Insurance Intermediary / Financial Planning Manager who dealt with your insurance policy / investment**

The first step is to talk to the intermediary or a member of staff of the intermediary from where you purchased your insurance policy if such policy was arranged through an intermediary.

This can be done in writing either by post or by email. In the case of an intermediary, such as an insurance broker, if the identifiable person is not available or you would prefer to approach someone else, then please ask for the Manager responsible for Complaints within the Intermediary. If your complaint is not resolved within five working days please go to **Step 2** below.

### **Step 2 – Contact Monarch directly**

Please put your complaint in writing and address it to 'The Compliance Manager' either:

1. by post to our company's operational address at 6, Ohea Buildings, Flat 3, Sir William Reid Street, Gzira, Malta;  
OR
2. by e mail to [complaints@monarchassurance.com](mailto:complaints@monarchassurance.com)

In your communication please quote your policy number and identity card number, your email address and send us copies of any relevant documentation together with a detailed description of your complaint.

Within 24 hours of receipt of your complaint we will send you a written acknowledgement which will include the next steps we will take to resolve it. If we are unable to resolve your complaint within four (4) weeks of receipt of your complaint we will inform you of the causes of delay and indicate by when the investigation is likely to be completed and the complaint resolved.

### **Step 3 – Taking your complaint elsewhere**

If you are still not satisfied with our Complaints Manager's response, you may contact the Office of the Arbiter for Financial services either:

1. in writing at the following address:  
  
Office of the Arbiter for Financial  
Services, N/S in Regional Road,  
Msida MSD 1920  
MALTA  
  
OR
2. by e mail – [complaint.info@financialarbiter.org.mt](mailto:complaint.info@financialarbiter.org.mt)  
OR
3. or by phone on – **8007 2366** or **2124 9245**.

**Following any of these procedures is without prejudice to your right to take legal proceedings.**