

# Motor Policy

## Motor Cycle

### *The Contract of Insurance*

This policy is a contract of indemnity between **you**, the **policyholder**, and **us**, **GasanMamo Insurance** Ltd.

In return for payment of the premium by **you**, **we** will provide insurance in accordance with the policy cover shown in the schedule for accident, injury, loss or damage that happens within the **territorial limits** during the **period of insurance**.

This policy, the proposal and the schedule should be read together and form the contract of insurance.

### *Law Applicable to Contract*

The law of **Malta** will apply to this contract unless **you** and **us** agree otherwise.

### *Jurisdiction*

In respect of the cover provided under Section II – Liability to Others, when the **claim** relates to accidents where the claimant(s), plaintiff(s) or third party is a Maltese domicilee, **we** will pay only in respect of judgements, orders or awards that are delivered by or obtained from a court within **Malta**, or in Arbitration in the Maltese Islands under current statutory provisions.

Furthermore, the aforesaid cover (relating to accidents where the claimant(s), plaintiff(s) or third party is a Maltese domicilee) shall not apply in respect of any judgement, order or award obtained elsewhere or to costs and expenses of litigation recovered by any claimant from **you** or any other person entitled to indemnity under this policy which costs and expenses of litigation are not incurred in **Malta**.

### *Changes we need to know about*

Please tell **us** immediately if **you** become aware of any changes to **your** circumstances which may affect this insurance or any other material facts. Such facts could include but are not limited to a change to the persons to be insured, motoring convictions of any of the persons to be insured or a change of use to the motorcycle or modification to the motorcycle.

# Definitions

Wherever the following words or phrases appear, they will have the meaning described below:

## *The Insured/You/ Your/Policyholder*

The person or persons described as the insured in the **policy schedule**.

## *The Insurer/We/Us/Our/ The Company/ Gasamamo Insurance*

Gasamamo Insurance Limited

## *Your Motorcycle*

The motorcycle described in the **policy schedule** belonging to **you** and licensed for use on a public road.

## *Motorcycle*

A mechanically propelled two wheeled vehicle with or without a sidecar or trailer attached. A three wheeled vehicle having two wheels on one axle where the centres of the points of contact of such wheels and the road are less than 18 inches apart shall also be classed as a motorcycle.

## *Policy Schedule*

The document containing details of **you**, **your motorcycle** and the insurance protection provided to **you**. The **policy**

**schedule** shows who can drive **your motorcycle** and what purposes it can be used for and any applicable **endorsement**.

## *Certificate of Motor Insurance*

The document that **you** must have as proof that **you** have the motor insurance necessary to comply with the law. The certificate does not, however, indicate the full policy cover and for this **you** need to refer to the policy booklet. Wherever the expression certificate of motor insurance is used in this contract, it means the certificate which from time to time, is that in force and not one which **we** have withdrawn or which has ceased to be valid.

## *Period of Insurance*

The period of time covered by this policy as shown in the **policy schedule**.

## *Excess*

The amount **you** will have to pay towards each and every loss for which there is a **claim**.

## *Claim*

A claim against the **policyholder** or against any person entitled to indemnity under the

policy for damages that are required to be covered by **legislation**, the Protection and Compensation Fund Regulations (including any agreement between insurers drawn up as a result of these regulations) or any other law in force in **Malta**, notwithstanding that the **policyholder** or such other person has failed to give notice of such event to **the insurer**.

Each and every loss shall be considered as a separate **claim** under the policy.

## *Designated State*

The same meaning defined in the **legislation** and Switzerland.

## *Territorial Limits*

**Malta** or another country to which this policy may be extended by **endorsement**:

Provided that with regard to cover under Section II of the policy, **territorial limits** shall be extended to cover as provided under Section VI (Continental Use/Compulsory Insurance Requirements).

## *Legislation*

The Motor Vehicles (Third Party Risks) Ordinance, Chapter 104 of the Laws of Malta.

## *Green Card*

A document required by certain non-EU countries to provide proof that **you** have the minimum insurance cover required by law to drive in that country.

## *Endorsement*

Changes in the terms of **your** policy. Endorsements are subject otherwise to all existing policy exceptions and conditions (applicable endorsements are shown in **your policy schedule**).

## *Authorised Driver/ Permitted Drivers*

This term, in relation to **your motorcycle**, shall have one of the following meanings as corresponds to the number indicated on the **policy schedule**:

### 1. **You**

Provided that any other number that appears on the **policy schedule** shall have the meaning ascribed to it either on **your policy schedule** or by **endorsement**.

## *Malta*

The Republic of Malta including any recognised sea passage within the Republic.

## *Fire*

Fire, lightning or explosion.

## *Theft*

Theft or attempted theft.

## *Market Value*

The cost of replacing **your motorcycle** with one of similar type, age and condition.

## *Accessories*

Additional or supplementary parts of **your motorcycle** not directly related to its function as a vehicle that form an integral part of the **motorcycle**. These will include audio equipment fitted by the vehicle manufacturer up to a maximum value of €350, top boxes, tank bags and other luggage carriers when fitted to **your motorcycle**.

## *Private Garage*

A self-contained building to which only **you** and members of **your** household have access. The garage must be built of brick, stone or concrete.

## *Limitations as to Use*

Where **your motorcycle** is described under the 'Limitation as to Use' section of **your policy schedule** as:

## *Motorcycle*

This shall mean use solely for social, domestic and pleasure purposes and for **your** business, that of **your** spouse or that of **your** employers or **your** spouse's employers. The policy shall not cover use for hire or reward.

# Policy Cover Index

	<b>Operative Sections</b>
<b>Comprehensive</b>	All sections of the policy are operative.
<b>Third Party Fire and Theft</b>	Section I is inoperative except for loss or damage caused directly by <b>fire</b> or <b>theft</b> .
<b>Third Party Only</b>	Section I is inoperative.

# Section I

## Cover for Your Motorcycle

### *Loss of or Damage to Your Motorcycle*

If your **motorcycle** is lost, stolen or damaged, **we** may, at **our** option, either:

- pay for **your motorcycle** to be repaired; or
- replace **your motorcycle**; or
- pay in cash the amount of the loss or damage.

The same cover also applies to **accessories** and spare parts relating to **your motorcycle** while these are in or on **your motorcycle** and these fall within the maximum amount payable.

The maximum amount **we** will pay will be the **market value** of **your motorcycle** but not exceeding **your** estimate of value shown in **our** records. It is agreed that in any dispute over the **market value** of **your motorcycle**, it will be **your** exclusive responsibility to prove that the **market value** of **your motorcycle** at the time of the loss was higher than that established by **us**.

**We** will not pay for that part of the cost of any repair or replacement which improves the **motorcycle** beyond its condition before the loss or damage occurred.

If, to **our** knowledge, **your motorcycle** is subject to a hire purchase or leasing agreement, **we** may make any payment

arising from a **claim** under the policy to the owner described in that agreement whose receipt will be a full and final discharge to **us**.

### *Removal and Protection*

If **your motorcycle** is disabled through loss or damage insured under this policy **we** will pay up to a maximum of €125, the reasonable cost of protection and removal to the nearest suitable repairer and the reasonable cost of delivery to **your** address shown on the **policy schedule** after repair.

### *Spare Parts and Accessories*

If any **accessories** or spare parts required for the repair of **your motorcycle** are not available from the stocks held in the country in which it is being held for repair, **we** will have the option to pay in cash the cost of such **accessories** or parts limited to

- the price quoted in the latest available catalogue or price list issued by the manufacturer or his agents for the country in which **your motorcycle** is held for repair. If no such catalogue or price list exists the price last obtaining at the manufacturer's works plus the reasonable cost of transport, otherwise than by air, to the country in which **your**

**motorcycle** is held for repair and the amount of the relative import duty; and

- the reasonable cost of fitting such **accessories** or parts.

## New Motorcycle Concession

We will replace **your motorcycle** with a new **motorcycle** of the same make and specification (subject to availability) or a sum equivalent to the cost of such **motorcycle** but not exceeding **your** estimate of value shown in **our** records if within 12 months of purchase new by **you**:

- any repair cost or damage covered by the **policy** exceeds 70% of its list price (including import tax and VAT) at the time of purchase; or
- **your motorcycle** is stolen and not recovered

### Replacement is subject to:

- **your motorcycle** being owned by **you** or **your** spouse or having been purchased by either of **you** under a hire purchase agreement (any **motorcycle** the subject of any type of leasing or contract hire agreement is not eligible for replacement)
- the agreement of any interested hire purchase company
- **you** being the first registered owner of **your motorcycle**.

If **you** choose to use such concession, **your** lost or damaged **motorcycle** will then belong to **us**.

## Authorisation of Minor Repairs

**You** may authorise any necessary repairs to **your motorcycle** following any accidental damage to it provided that

- the estimated cost of such repair does not exceed the sum of €125; and
- an estimate of the cost is forwarded to **us** without delay.

## Excesses

If **your motorcycle** (including its **accessories** and spare parts) is lost or damaged, **you** will have to pay the first part of any **claim** as follows:

<b>Value of Motorcycle</b>	<b>Applicable Excess</b>
Up to €1200	€55
Between €1201 & €2400	€115
Between €2401 & €4700	€235
Between €4701 & €7000	€350
Over €7001	€465

These excesses apply in addition to any other voluntary or other compulsory excesses that may apply.

## *Exceptions to Section I of Your Policy*

**Your** policy does not cover the following:

1. loss of use, wear and tear, depreciation, mechanical, electrical, electronic, computer, failures, breakdowns or breakages
2. loss or damage arising from **theft** whilst the ignition keys of **your motorcycle** have been left in or on **your motorcycle**
3. damage to tyres by braking or by punctures, cuts or bursts
4. loss or damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed
5. loss of value following repair
6. loss of or damage to audio equipment unless fitted by the **motorcycle** manufacturer
7. loss of or damage to audio-visual equipment and telephones
8. damage caused by overloading or strain.
9. loss or damage to helmets and protective clothing
10. loss of or damage to **accessories** and spare parts by **theft** if **your motorcycle** is not stolen at the same time

# Section II

## Liability to Third Parties

### *Your Liability*

**We** will insure **you** in respect of all sums which **you** may be held legally liable to pay for:

- death or bodily injury to other persons up to a limit of €1,165,000 or any higher limit imposed by **legislation** for any one **claim** or series of claims arising out of any one event as a result of any accident involving **your motorcycle** or the loading or unloading of **your motorcycle**
- damage to third party property up to a limit of €233,000 or any higher limit imposed by **legislation** for any one **claim** or series of claims arising out of any one event as a result of any accident involving **your motorcycle** or the loading or unloading of **your motorcycle**.

Provided that **we** shall guarantee in each **designated state** the cover required by the law of that state or the cover required by the law of the state of the territory of which **your motorcycle** is normally based if that cover is higher.

**We** will also insure **you** in the same way following an accident involving any one trailer attached to **your motorcycle**. **We** will not however pay for any loss or damage to the trailer itself.

The maximum amount payable in respect of any one **claim**, or series of claims arising out of one event, for the hire of a substitute

vehicle (loss of use) shall not exceed, for each third party claimant, the sum of €1,000.

**We** will also pay any expenses for which **you** have **our** written authority to **claim**.

In the event of a **claim** involving damage to other persons' property, **we** will have the option to relinquish the conduct of **your** defence, settlement or proceedings upon payment of the €233,000 limit or any higher limit imposed by **legislation**.

**We** shall not be responsible for the consequences of any alleged act or omission on **our** part in connection with such defence settlement or proceedings. **We** shall also not be liable to pay for any costs or expenses which **you** or any other person claiming under this policy will incur after **we** have relinquished such conduct.

### *Liability of Other Persons Driving or Using Your Motorcycle*

**We** will also insure the following persons under this section in respect of all sums which they may be required to pay by law arising from death or injury to third parties or damage to their property as a result of an accident:

- any person **you** give permission to drive **your motorcycle** provided that **your certificate of motor insurance** and/or **policy schedule** allows that person to drive

- any passenger on **your motorcycle**, travelling or getting into or out of your sidecar.

## Indemnity to Legal Personal Representatives

In the event of the death of anyone who is insured under this section, **we** will protect his/her legal personal representatives against any liability of the deceased person if that liability is insured under this section.

## Legal Costs

**We** may at **our** option

- arrange for representation at any inquest or fatal accident inquiry in respect of any death which might involve a **claim** under this policy.
- pay for legal services to defend anyone **we** insure, if criminal proceedings are taken in any court of law in respect of any incident which might involve a **claim** under this policy.

**We** will only pay these legal fees if they arise from an accident that is covered under this policy.

## Excess

For each **claim** under this section **you** will be responsible to pay the first part of the cost indicated as follows:

### **Policyholder/**

### **Authorised Driver**      *Applicable Excess*

(i) aged 20 years or under	€115
(ii) aged 21 years or over	€55

This **excess** applies in addition to any other voluntary or other compulsory excesses that may apply.

This **excess** shall not apply where a **claim** is being made under Section I of **your** policy in which case all terms applicable to Section I shall apply.

## Application of Limits of Indemnity

In the event of any accident involving payments to more than one person insured under this Section, any limitation by the terms of this policy or any **endorsement** on it relating to the maximum amount payable shall apply to the aggregate amount of payments to all such persons and **your** liability shall be settled in priority.

## Exceptions to Section II of Your Policy

The cover under this Section will not apply:

- if any person insured under this Section fails to observe the terms, exceptions and conditions of this policy as far as they can apply. The cover will also not

apply if they can claim under another policy.

2. in respect of damage to any **motorcycle** where cover in connection with the use or riding of that **motorcycle** is provided by this section.
3. to any loss, damage, injury or death occurring whilst **your motorcycle** is being used in that part of an aerodrome or airport provided for the take off or landing of aircraft on the surface, aircraft parking aprons including the associated service roads and ground equipment parking areas and those parts of passenger terminals which come within the Customs examination area except where such liability is required to be covered by the Motor Vehicles (Third Party Risks) Ordinance.
4. to any liability incurred by anyone entitled to protection under the liability section of any other insurance.
5. to any liability caused or arising beyond the limits of any road in connection with the bringing of the load to **your motorcycle** for loading onto it or the taking away of the load from **your motorcycle** after unloading from it.
6. to any liability for loss or damage to property (including trailer) being conveyed or belonging to or in the care of anyone **we** insure or any member of their households who claims under this section of the policy.

# Additional Cover/Sections

## Section III *Emergency Treatment*

**We** will reimburse any person as required by the **legislation** for emergency treatment resulting from an accident involving **your motorcycle**.

A payment made under this section will not prejudice **your** No Claim Discount.

## Section IV *No Claim Discount*

If **you** do not make a **claim** under **your** policy, **your** renewal premium will be reduced in accordance with **our** scale and rules applicable at such time.

## Section V *While Your Motorcycle is Being Serviced*

**We** will continue to give **you** the full protection of this policy when **your motorcycle** is in the hands of the motor repairer for service or repair. For this purpose **we** ignore any limitations as to driving or use as shown on **your policy schedule** or in any exclusion.

# Section VI

## Continental Use/ Compulsory Insurance Requirements

In compliance with EU Directives this policy provides cover for **your motor vehicle** in any country which

- is a member of the European Union and / or
- a **designated state**

The level of cover **we** provide will be:

- the minimum necessary to keep to the laws on compulsory insurance in the country where the event happened; or
- for claims arising in a country which is a member of the European Union, the minimum cover needed either in that country or in **Malta**, whichever is higher.

This cover will apply provided that:

1. **your vehicle** is registered in **Malta**
2. **your vehicle** is permanently kept in **Malta**
3. your trips outside **Malta** are only temporary and do not exceed 90 days in any one **period of insurance**.

## *If You Take Your Motorcycle Abroad*

All countries within the **territorial limits** have agreed that a **Green Card** is not necessary for cross border travel. **Your certificate of motor insurance** should, therefore, provide sufficient evidence that **you** are complying with the laws on the compulsory insurance of motor vehicles in any of these countries that **you** visit.

If, however, **you** contact **your** insurance representative at least two weeks before departure, he/she will be able to provide **you** with useful information on driving abroad, what to do and who to contact in the event of an accident.

## *Extending Your Cover*

The cover provided by the policy in respect of loss or damage occurring outside **Malta** is limited to the minimum compulsory insurance required by law. **We** may, however, be prepared to provide **you** with the same level of cover in the European Union and some other European countries as **you** have in **Malta** at an additional premium. **You** must however, contact **us** at least two weeks beforehand so that **we** can prepare the necessary documentation.

There is no cover for countries outside the **territorial limits**. **We** may, however, be prepared to extend cover to certain of these countries on request, in which case **we** will provide **you** with a **Green Card** and an additional premium will be required.

# General Exceptions

**Your** policy does not cover the following:

1. Any accident, injury, loss or damage while any vehicle insured under this policy is being:
  - Used otherwise than for the purposes described under the 'Limitation as to Use' section of **your certificate of motor insurance** and/or **policy schedule**
  - Driven by any person other than as described under the section of **your certificate of motor insurance** and/or **policy schedule** headed 'authorised drivers' except that cover will not be withdrawn while **your motorcycle** is in the custody or control of a member of the motor trade for the purposes of service or repair
  - Driven by any person including **you** unless the driver holds or has held a licence to drive the vehicle insured and is not disqualified from holding or obtaining such a licence
  - Driven by or is in the charge of any person to whom **your motorcycle** has been hired
  - Driven by any person including **you** if at the time of driving the driver is under the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction)
2. a. Any liability **you** have accepted solely by virtue of an agreement but which would not attach if that agreement did not exist.
  - b. Any amounts payable under this policy which are unrecoverable from any third party solely due to an agreement or contract.
3. a. Loss or destruction of or damage to any property whatsoever, or any loss or expense whatsoever or any consequential loss resulting from:
  - b. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
    - (i) ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
    - (ii) the radioactive, toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
4. a. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, insurrection or military or usurped power, detention, seizure, confiscation or any attempt thereat except so far as is necessary to meet the requirements of **legislation**.

- b. Any liability, accident, injury, loss or damage caused by or arising as a result of strike, riot or civil commotion.
- 5. Death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss, of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or any action taken in controlling, preventing, suppressing or in any way relating to terrorism.

For the purpose of this policy an act of terrorism means

- a. the use of threat of force, violence and / or
- b. harm or damage to life or to property including, but not limited to, nuclear radiation and / or contamination by chemical and/ or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes expressed or otherwise and / or to put the public or any section of the public in fear.
- 6. Any liability, accident, injury, loss or damage arising outside the **territorial limits**
- 7. Any liability, accident, injury, loss or damage arising as a result of **your**

**motorcycle** being used for racing, pace-making, reliability trial or speed testing, off-roading or use for any purpose in connection with the motor trade.

- 8. Any liability, accident, injury, loss or damage in respect of **your motorcycle** in relation to which **you** have entered into any contract of sale or purported contract of sale whether this transaction constitutes a valid contract or not or would have constituted a valid contract but for the failure to comply with the provisions of any **legislation** applicable to the sale of vehicles.
- 9. Any liability, accident, injury, loss or damage if at the time of the accident the number of passengers carried on **your motorcycle** exceeds the number indicated in **your policy schedule**.
- 10. Any liability, accident, injury, loss or damage caused by the use of **your motorcycle** as a weapon with the intent to cause loss, damage or injury to any person.
- 11. Any liability, accident, injury, loss or damage arising out of flood, typhoon, hurricane, cyclone, tornado, volcanic eruption, earthquake or other convulsion of nature.

# General Conditions

## Claims procedure

1. As soon as reasonably possible after any accident, injury, loss or damage, **you** or **your** legal representatives must notify **us** giving full details of the incident. Any communication **you** receive about the incident should be forwarded to **us** immediately. **You** or **your** legal representatives must also let **us** know immediately if anyone insured under this policy is to be prosecuted as a result of the incident or if there is to be an inquest or a fatal inquiry. In the event of **theft** or other criminal act which may give rise to a **claim** under this policy, **you** or any other person claiming indemnity under this policy must advise the police authorities immediately and co-operate with **us** to convict the offender.
2. **You**, or anyone else claiming under this policy, must not admit to any **claim**, promise any payment or refuse any **claim** without **our** written consent. **We** may at **our** option take over and conduct in **your** name, or the name of the person claiming under the policy, the defence or settlement of any **claim** or take proceedings for **our** own behalf but in **your** name, or in the name of anyone else insured by this policy to recover any payment **we** have made under this policy. **We** shall have full discretion in the conduct of any proceedings or the settlement of any **claim**. The person who is seeking payment under this policy shall give **us** all the information and assistance necessary for **us** to achieve a settlement.

## Cancellation

3. **You** may cancel this policy at any time by giving **us** seven days notice of cancellation and returning **your certificate of motor insurance** to **us**. Unless **you** have made a **claim** during the current **period of insurance**, **we** will calculate the charge for the expired portion of **your** insurance using **our** short period rates to the date **we** receive **your certificate of motor insurance** and refund any amount due to **you**.

**We**, or any agent appointed by **us** and acting with **our** specific authority may cancel this policy by sending not less than seven days notice of cancellation to **your** last known address. **We** will calculate the premium for the period **we** have been insuring **you** and refund any balance.

<b>Period of Insurance</b>	<b>% of Annual Premium due to You</b>
Not exceeding 30 days	85%
Not exceeding 60 days	75%
Not exceeding 90 days	67%
Not exceeding 120 days	60%
Not exceeding 150 days	50%
Not exceeding 180 days	40%
Not exceeding 210 days	30%
Not exceeding 240 days	20%
Not exceeding 300 days	10%
Exceeding 300 days	No return premium

In all cases a minimum premium of €12 per vehicle will be retained by **us**.

## *Other Insurance*

4. If at the time of any **claim** arising under this policy there is any other insurance policy covering the same loss, damage or liability, **we** will only pay **our** share of the **claim**.

This provision will not place any obligation upon **us** to accept any liability under Section II which **we** would otherwise be entitled to exclude under Exception 1 to Section II.

## *Your Duty to Prevent Loss or Damage*

5. **You** shall at all times take all reasonable steps to safeguard **your motorcycle** from loss or damage. **You** shall maintain **your motorcycle** in efficient condition and **we** shall have, at all times, free access to examine **your motorcycle** and trailer.

## *Arbitration*

6. All differences arising out of this Policy shall be referred to the decision of an arbitrator appointed under the provisions of the Arbitration Act 1996 within one month after a written request by **you** or **us**. An award must be made by the arbitrator before any court proceedings can be started against **us**. If **we** refuse liability for a **claim** and this **claim** is not referred to arbitration within one

year from the date of such refusal, the **claim** shall be deemed to have been withdrawn and cannot subsequently be revived.

## *Your Duty to Comply with Policy Conditions*

7. **Our** provision of insurance under this policy is conditional upon **you** observing and fulfilling the terms, provisions and conditions of this policy. **We** will only provide the insurance described in this policy if the information given on **your** proposal form and declaration is to the best of **your** knowledge and belief, correct and complete.

**You** have a duty to inform **us** of any facts the knowledge of which could affect **our** decision to accept the insurance or the terms under which **we** would accept it.

## *Fraud*

8. If any **claim** is in any way fraudulent or if **you** or anyone acting on **your** behalf has used any fraudulent means or devices, including but not limited to inflating or exaggerating the **claim** or submitting forged or falsified documents, all benefit under this policy shall be forfeited.

## Ownership

9. **You** must tell **us** if the vehicle insured under this policy belongs to anyone else or is sold or purported to be sold to anyone else or is being used regularly by another person.

## Rights of Recovery

10. If the law of any country in which this policy operates requires **us** to settle a **claim** which, if this law had not existed **we** would not be obliged to pay, **we** reserve the right to recover such payments from **you** and/or from the person who incurred the liability.

## Important Information

Under the Protection and Compensation Fund Regulations 2003, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Further information may be obtained by visiting the Malta Financial Services Authority website [www.mfsa.com.mt](http://www.mfsa.com.mt)

# Complaints Procedure

As a valued customer you are right to expect fairness and a swift and courteous service at all times.

We recognise that sometimes you may be dissatisfied with our service. To help us improve we would appreciate your honesty in telling us about your experience of our service – Your feedback will make all the difference.

### What should you do?

**Step 1.** Please speak to your usual insurance advisor or your GasanMamo Insurance Ltd contact.

**Step 2.** If you remain dissatisfied or you feel your complaint remains unsolved please write to the Managing Director, GasanMamo Insurance Ltd, Msida Road, Gzira GZR1405 giving us your policy or claim number in any correspondence.

**Step 3.** If, after making a complaint to us, you are still unhappy and feel the matter has not been resolved to your satisfaction you may wish to contact the Consumer Complaints Manager, Malta Financial Services Authority, Notabile Road, Attard BKR3000.

Following these procedures will not affect your right to take legal action.

### Telephone monitoring

For our joint protection, telephone calls may be recorded and/or monitored.