

COLLECTORS' CAR

VEHICLE POLICY



Gasamamo
INSURANCE

We're always there

COLLECTORS' VEHICLE POLICY

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 domicile, **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 domicile) 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 vehicle or modification to the vehicle.

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/ GasamMamo Insurance

GasamMamo Insurance Ltd.

Your Car/Your Motor Vehicle/Your Motorcycle

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

Policy Schedule

The document containing details of **you**, **your car** and the insurance protection provided to **you**. The **policy schedule** shows who can drive **your car** 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 person has failed to give us notice of such event to **the insurer**.

Each and every loss shall be considered 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 IV (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 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

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

1. **You**
2. **You** and **your** spouse/partner
3. **You** and any person aged 25 years or over driving on **your** order or with **your** permission
4. **You** and any person aged 21 years or over driving on **your** order or with **your** permission
5. **You** and any person driving on **your** order or with **your** permission
6. **You** and any person provided he is in **your** employment and driving on **your** order or with **your** permission

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 car** with one of similar type, age and condition.

Accessories

Additional or supplementary parts of **your car/motorcycle** not directly related to its function as a vehicle which however must form an integral part of the vehicle. These will include

radios and other in-car entertainment equipment fitted by the vehicle manufacturer up to a maximum value of €350; mobile phones are not included within this definition. Where your car is a motor caravan the term shall also include fixtures, fittings, furniture and furnishings.

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.

Insurance Provided

Comprehensive	All sections of the policy are operative
Third Party Fire and Theft	Sections I and III of this policy shall be limited to loss of or damage to the vehicle caused by Fire or Theft . Sections II and IV are operative.
Third Party Only	Sections II and IV are operative

Limitations as To Use

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

Collectors' Car or Classic Motor Cycle shall mean use solely for social, domestic and pleasure purposes and for your business and/or your spouse's business, or that of your employers or your spouse's employers business. This policy does not cover use for hire or reward.

Collectors' Multi Vehicle shall mean vehicles insured under the "Multi Vehicle" scheme operated by GasanMamo Insurance and used solely for social, domestic and pleasure purposes and for your business and/or your spouse's business, or that of your employers or your spouse's employers business. This policy does not cover use for hire or reward.

SECTION 1 - LOSS OR DAMAGE TO YOUR CAR

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

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

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

The maximum amount payable in all cases will be:

1. the agreed value of your vehicle **or**
2. the market value of your vehicle **or** the amount for which your vehicle is insured whichever is the less
3. the cost of repairing your vehicle up to the amount for which your vehicle is insured under (1) or (2) above whichever is applicable.

It is agreed that in any dispute over the **market value** of **your car**, it will be **your** exclusive responsibility to prove that the **market value** of **your car** 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 **motor vehicle** beyond its condition before the loss or damage occurred. If, to our knowledge, **your car** 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**.

The limit of our liability in respect of the repair or replacement of glass in your car's windscreen or windows, or to the bodywork scratched by the breakage of your car's glass is €300. This extension shall not apply whilst **your car** is undergoing servicing or repairs.

Removal and Protection

If **your car** 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 car** 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 car** 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 car** is held for repair and the amount of the relative import duty; and
- the reasonable cost of fitting such **accessories** or parts

Authorisation of Minor Repairs

You may authorise any necessary repairs to **your car** 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.

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 car have been left in or on the car
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 or damage to audio and other in-car entertainment equipment unless fitted by the vehicle manufacturer
7. loss of or damage to audio-visual equipment and telephone

8. damage caused by overloading or strain
9. loss or damage by **theft**, vandalism or malicious persons arising if your vehicle is left in the open between the hours of 10:00pm and 6:00am
10. loss or damage to helmets or protective clothing
11. loss or damage to accessories and spare parts by **theft** if the **motorcycle** is not stolen at the same time.

EXCESSES

If your vehicle is damaged, lost or stolen you will be responsible for the first part of the cost as shown below;

Value of Vehicle	Amount you pay
(a) up to €23,300	€115
(b) over €23,301 to €58,300	€235
(c) over €58,301 to €116,500	€580
(d) €116,501 and over	€1160

If the insured vehicle is not a **motorcycle** and the loss or damage is caused by **theft** or attempted theft you will have to pay a minimum excess of €235 of any **claim**.

If your vehicle is damaged while being driven by the holder of a provisional licence or a full licence for less than 12 months or who is aged below 25 years, you will be responsible for an additional cost of €115.

These are in addition to any other voluntary or compulsory excesses that may apply. However, in respect of cars, you will not be responsible for any part of the cost where damage is restricted to breakage of window glass (or any scratching of bodywork resulting solely and directly from such breakage) howsoever caused.

SECTION II - LIABILITY TO OTHERS

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 €5,000,000 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 car** or the loading or unloading of **your car**.
- Damage to third party property up to a limit of

€1,000,000 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 car** or the loading or unloading of **your car**.

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 in which **your car** is normally based if that cover is higher.

We will also insure **you** in the same way following an accident involving any one disabled mechanically propelled vehicle or any trailer attached to **your car**. **We** will not however pay for any loss or damage to the disabled vehicle or 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 €1,000,000 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 Car

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 car** provided that **your certificate of motor insurance** and/or **policy schedule** allows that person to drive
- Any passenger travelling or getting into or out of **your car**

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.

Emergency Treatment

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

Excess

For each **claim** under this section **you** will be responsible to pay the first €55 of each and every **claim**.

The **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:

1. 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 **car** where cover in connection with the use or driving of that car is provided by this section.
3. to any loss, damage, injury or death occurring whilst **your car** is being used in that part of an aerodrome or airport provided for the takeoff 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, carriageway or thoroughfare in connection with the bringing of the load to **your car** for loading on to it or the taking away of the load from **your car** after unloading from it.
6. to any liability for loss or damage to property (including any towed disabled mechanically propelled vehicle or trailer) being conveyed or belonging to or in the care of anyone **we** insure or any member of their households who claims under this part of the policy.

SECTION III - MEDICAL EXPENSES

If **you** or any other occupant of **your car** is injured as a direct result of **your car** being involved in an accident, **we** will pay for the medical expenses in connection with such injury up to the sum of €200 in respect of each person injured.

SECTION IV – CONTINENTAL USE, COMPULSORY INSURANCE REQUIREMENTS

In compliance with EU Directives this policy provides cover against liability arising from the use of your vehicle in any country which is a member of the European Union and the countries of Switzerland, Norway, Iceland and Liechtenstein.

The levels of cover provided will be:

1. The minimum necessary to keep to the laws on compulsory insurance in the country where the event happened; or
2. 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 the higher.

This cover will apply provided that **your vehicle** is registered in **Malta** within (30) days from the date of its purchase.

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 car** 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 license to drive the vehicle insured and is not disqualified from holding or obtaining such a license.
 - 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. Any motor vehicle where the mileage exceeds 1,000 miles in any one **Period of insurance**. This limit will apply in the aggregate where the **Policyholder** owns and has licensed more than one vehicle under the Collectors' Multi Vehicle Scheme.

3. 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.
4. Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever of any consequential loss resulting from:
 - a. 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.
5. 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 consequence of civil commotion assuming the proportions of or amounting to a popular rising.
6. 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.

7. Any liability, accident, injury, loss or damage arising outside the **territorial limits**.
8. Any liability, accident, injury, loss or damage arising as a result of **your car** being used for racing, pace-making, reliability trial or speed testing, off-roading or use for any purpose in connection with the motor trade.
9. Any liability, accident, injury, loss or damage in respect of **your car** 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.
10. Any liability, accident, injury, loss or damage if at the time of the accident the number of passengers carried in **your car** exceeds the number indicated in **your policy schedule**.
11. Any liability, accident, injury, loss or damage caused by the use of **your car** as a weapon with the intent to cause loss, damage or injury to any person.
12. Any liability to pay any claim or pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any of its states.

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 cooperate 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. a. **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. **You** will be required to return **your certificate of motor insurance** to **us**. Please note that it is an offence under current **legislation** not to surrender the certificate within seven days of the cancellation date.
 - b. **You** may cancel this policy as long as **you** are able to present evidence that your **vehicle** has been transferred to a new owner, or insured by another insurer, or else that the **vehicle** has been registered as 'garaged', 'scrapped' or 'exported' in accordance with any Transport Malta rules and regulations effective at the time of cancellation. **You** are required to return **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 from the date **we** receive **your certificate of motor insurance** and refund any amount due to you. No refund of premium may be given if a **claim** has been registered on the policy during the current **period of insurance**.

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 of Section II.

Your Duty to Prevent Loss or Damage

5. **You** shall at all times take all reasonable steps to safeguard **your car** from loss or damage. This includes closing all

windows, including sunroof while ensuring that you activate any anti-theft device fitted and removing any audio equipment or parts of it where physically possible when you leave the car unattended. **You** shall maintain **your car** in an efficient and roadworthy condition and **we** shall have, at all times, free access to examine **your car** 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

HOW WE CAN USE YOUR INFORMATION

It is a condition of the policy that you agree to the processing of personal data in the way set out in the Data Protection Statement. You have given us permission to do this when you signed the Data Protection Notice contained in the proposal form. All personal data provided by you will be treated in confidence and will not be disclosed to any third party except where the data subject has consented thereto or where permitted by law. To the extent that the information provided by you constitutes personal data, you agree to the processing of such data for purposes which include:

- managing and administering your proposal for insurance;
- issuing your insurance policy and the collection of premiums and other bills;
- handling and settling of claims and paying other benefits;
- reinsurance or coinsurance;
- preventing, detecting, suppressing and prosecuting insurance fraud;
- establishing, exercising or defending a legal claim;
- meeting any other legal or contractual obligation;
- prospecting new insurance markets;
- internal management and actuarial activities;
- assessing creditworthiness, protecting credit and limiting relevant risks.

In addition you agree that we may pass some or all of the information that relates or is ancillary to the claims history of persons who may claim under your policy to the Malta Insurance Fraud Platform, other insurance companies or to the Malta Insurance Association for any of the here stated purposes.

Information about you comprises of all details we hold about you, your transactions and includes information

obtained from third parties. If you contact us electronically we may collect your electronic identifier, such as your IP address (Internet Protocol) and your telephone number as supplied by your service provider. We may also record telephone conversations. In accordance with the Data Protection Act you may request a copy of the information we hold about you. A fee may be payable.

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.

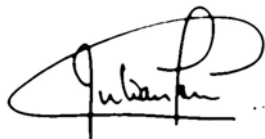
Step 3. If, after making a complaint to us, you are still unhappy and feel the matter has not been resolved to your satisfaction you may wish to contact the Consumer Complaints Manager, Malta Financial Services Authority, Notabile Road, Attard BKR3000.

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.

On behalf of **GASANMAMO INSURANCE LTD.**,



Managing Director



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Branches:

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GasamMamo Insurance is authorised by the MFSA