

Initial Disclosure Document

1.0 GENERAL INFORMATION

This document contains important details about Argus Insurance Company (Europe) Limited. Please read this document carefully.

This policy is being issued by Argus Insurance Company (Europe) Limited Malta Branch bearing Company number OC 1216 which is regulated by the Malta Financial Services Authority (MFSA) in terms of the Insurance Business Act (Cap. 403) and licensed as a Third Country Branch of Argus Insurance Company (Europe) Limited registered in Gibraltar bearing Company number 01862, licensed by the Gibraltar Financial Services Commission (GFSC).

For any further information about MFSA and GFSC Financial Services Register, please refer to the relevant details below:

- (i) the MFSA Financial Services Register by visiting the MFSA's website www.mfsa.mt or by contacting the MFSA on (356) 2144 1155. The MFSA is located at Triq l-Imdina Zone 1, Central Business District, CBD1010, Birkirkara; and
- (ii) the GFSC Register by visiting the GFSC's website www.fsc.gi or by contacting the GFSC on (350) 200 40284. The GFSC is located at Suite 3, Ground Floor, Atlantic Suites, Europort Avenue, Gibraltar.

Argus Insurance Company (Europe) Limited (01862) is 100% owned by Argus Group Holdings Limited.

Argus Group Holdings Limited is a publicly listed company on the Bermuda Stock Exchange.

Use the following information to decide if our services are right for you.

2.0 . WHOSE PRODUCTS DO WE OFFER?

We offer our own insurance products for:

- Marine Insurance (Pleasure Craft & Marine Cargo)
- Business Select
- Combined liability (Employer's and Public & Products Liability)
- Contractors' All Risk
- Restaurant and Pub Insurance
- Office Protector Insurance
- Shop Protector Insurance
- Property Owners Insurance

All insurance policies documents are issued in English. The Insurance Product Information Document (IPID) is available on Argus Insurance Company (Europe) Limited, Malta Branch website www.argus.mt

Argus Insurance Company (Europe) Limited, Malta Branch

Trident Park, 8B Level 5, Notabile Gardens,
Mdina Road, Central Business District,
Zone 2, Birkirkara CBD 2010, Malta

Tel: +356 2342 2000
Fax: +356 2342 2190

insurance@argus.mt
www.argus.mt

ARGUS
Our Interest is You.

Argus Insurance Company (Europe) Limited, (registered in Malta with registration number OC 1216 and regulated by the Malta Financial Services Authority) is the registered overseas branch of Argus Insurance Company (Europe) Limited, a company registered in Gibraltar with Company number 01862.

To ensure that you take an informed decision the applicable IPID will also be provided by our intermediaries both at the quotation stage and before the contract is concluded, and when issuing the insurance policy .

3.0. DEMANDS AND NEEDS

Our insurance products are designed to meet the demands and needs of individuals and businesses.

We aim to offer suitable insurance solutions based on the information provided by you, ensuring they are appropriate for your stated requirements during our discussions and the completion of the pre-qualifying questions.

Please note that any insurance policy which is offered to you is based solely on the information you have provided to our intermediary. Whilst we may ask some further questions to narrow down the selection of products on which we will provide details, it is your responsibility to ensure the product is suitable for your needs.

You should read the policy documentation (mainly the IPID and Policy Quote) carefully before proceeding.

If any of your circumstances change or if you require additional cover in the future, please contact us to review your insurance needs.

4.0 REMUNERATION

Kindly note that our remuneration for arranging your insurance policy with Argus Insurance Company (Europe) Limited is derived from a small commission which is paid to us by Argus Insurance Company (Europe) Limited and which is calculated as a percentage of your total insurance premium. This commission is included within the premium amount and does not represent an additional cost to you.

5.0. WHAT TO DO IF YOU HAVE A COMPLAINT?

Argus Insurance Company (Europe) Limited Malta Branch cares about its clients and aims to deliver the very highest standards of customer service.

If you don't feel we have delivered this, please help us to resolve your concerns as quickly as possible by following this free of charge process.

STEP 1 - CONTACT YOUR TIED INSURANCE INTERMEDIARY OR INSURANCE BROKER ("Intermediary")

The first step is to contact your intermediary and explain the matter. Please ensure that you provide your intermediary with accurate and relevant information.

Your intermediary will assess the matter and will deal with your complaint.

If you are not satisfied with the way the intermediary has handled your complaint, please follow the next step.

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STEP 2 – CONTACT ARGUS

The second step is to contact Argus Malta branch in writing through our website or by sending an email. Please remember to quote your policy and/or claim number on all correspondence. Your personal data will be treated in accordance with GDPR legal framework.

The department in charge of the matter will seek to resolve the issue as soon as possible.

Please address your written complaint with all the relevant information to:

Argus Insurance Company (Europe) Limited
Complaint Management Function
Trident Park, 8B Level 5,
Notabile Gardens,
Mdina Road, Central Business District Zone 2
Birkirkara CBD 2010
Malta

E-mail: complaints@argus.mt

Telephone number 23422000

The Complaints Management function within Argus Malta branch will carry out an independent investigation keeping you updated with progress and action taken and communicate Argus's decision as quickly as possible. All complaints received will be acknowledged by the Complaints Management Function within five (5) working days of receiving it.

The Company is committed to provide a response without any unnecessary delay or, at least, by not later than fifteen (15) working days from when the complaint was registered. When an answer cannot be provided within fifteen (15) working days, the Company will inform the complainant about the causes of the delay and indicate when the investigation conducted by the Company is likely to be completed;

The Company is committed to give in writing a final response to a complaint within two (2) weeks of receiving all the information

STEP 3 – TAKING YOUR COMPLAINT TO OFFICE OF THE ARBITER FOR FINANCIAL SERVICES

If you are still not satisfied with the response, you can contact the Office of the Arbiter for Financial Services. Kindly note before you contact them they will expect that you have a final reply to your complaint from Argus.

Please address your written complaint with all the relevant information to

Office of the Arbiter for Financial Services
N/S in Regional Road, Msida

Telephone: (+356) 79219961 / 21249245

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