

# Initial Disclosure Document

This policy is 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:

MFSA

Located at Triq l-Imdina Zone 1, Central Business District, CBD1010, Birkirkara.

Contact Number (356) 2144 1155.

Website [www.mfsa.mt](http://www.mfsa.mt)

GFSC

Located at Suite 3, Ground Floor, Atlantic Suites, Europort Avenue, Gibraltar.

Contact Number (350) 200 40284

Website [www.fsc.gi](http://www.fsc.gi)

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

## 1. WHOSE PRODUCTS DO WE OFFER?

We offer our own products for:

- Motor
- Household
- Marine
- Commercial Business

All policies documents are issued in English. Informative Product Information documents (IPIDs) are available on Argus Insurance Company (Europe) Limited, Malta Branch website [www.argus.mt](http://www.argus.mt)

## 2. WHICH SERVICE WILL WE PROVIDE YOU WITH?

We may advise and make a recommendation for you after we have assessed your needs on some of the product's lines listed in 1.

We may ask some questions to narrow down the selection of products on which we will provide details and you will then need to make your own choice about how to proceed.

## 3. Remuneration

Apart from the policy premium we will not charge you for the services provided. Kindly note that our remuneration for arranging your insurance policy with Argus Insurance Company (Europe) Limited is derived from a small commission paid to us by Argus Insurance Company (Europe) Limited 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.

### 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](http://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.

#### 4. OWNERSHIP

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.

#### 5. 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. We ensure the fair treatment of your complaint and will revert within 15 days from the date of acknowledgement.

##### STEP 1 – CONTACT ARGUS

The first step is to contact Argus Insurance Company (Europe) Limited Malta Branch in writing through our website or sending an email to your contact person. 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 person / department in charge of the matter will acknowledge receipt of each complaint and will seek to resolve the issue promptly.

If you are unhappy with the result you can address your complaint to Argus Complaints Officer.

##### STEP 2 – CONTACT ARGUS COMPLAINTS OFFICER

In the unlikely event that your complaint is unresolved, please address your written complaint with all relevant information to:

Argus Insurance Company (Europe) Limited, Malta Branch  
Complaints Officer  
Trident Park, 8B Level 5,  
Notabile Gardens,  
Mdina Road  
Central Business District Zone 2,  
Birkirkara CBD 2010  
Malta  
E-Mail: [complaints@argus.mt](mailto:complaints@argus.mt)  
Telephone: 2342 2000

The Complaints Officer will carry out an independent investigation keeping you updated with progress and action taken and communicate Argus's decision as quickly as possible.

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

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

Office of the Arbiter  
for Financial Services  
N/S in Regional Road  
Msida MSD 1920  
Malta

Freephone: 80 072 366

Telephone: (+356) 21 249 245

Email on: [complaint.info@financialarbiter.org.mt](mailto:complaint.info@financialarbiter.org.mt)

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