

## **Complaints Handling Procedure - Europe excluding UK**

If you are dissatisfied with any part of our products, services, or conduct, you may raise a complaint. Please note that while Collinson Insurance Europe Limited is the underwriter of your policy, there are arrangements in place for your complaint to be handled by other specialised individuals within the Collinson Insurance group to ensure that your complaint is handled promptly and fairly.

We encourage you to first reach out to the Claims team who may be best positioned to help with your issue promptly. If your concern cannot be resolved with immediate effect by your point of contact, he/she will take your details and refer your complaint to the Customer Relations team, or you can choose to put your complaint in writing including the following information:

- Full name, address and contact detail
- Policy number or claim reference (if you made a claim on your policy)
- Description of your complaint (including relevant dates and names of people involved)
- Any supporting documents or details that are relevant to your complaint.

You can send your complaint directly to our dedicated complaints team by email on [cielcomplaints@collinsongroup.com](mailto:cielcomplaints@collinsongroup.com) or address it to our **Customer Relations Manager, Collinson Insurance, Sheencroft House, 10-12 Church Road, Haywards Heath, RH16 3SN, United Kingdom.**

We will also consider complaints made on your behalf by an authorised representative, such as family member or lawyer.

We will investigate your complaint competently, diligently and impartially. All complaints will be acknowledged upon receipt in writing, and you will receive a final response by not later than 15 working days. If we are not able to conclude the investigation within the indicated period, we will advise you in writing about the causes of the delay and provide you with an indication as to when the investigation is likely to be completed, but no later than 35 working days from receipt of your complaint. Our final response will explain the outcome of the investigation and the reasons for our decision.

If your complaint relates to a matter involving the distributor (such as the sales process or customer service), we will forward your complaint to the relevant distributor promptly upon receipt and notify you that we have done so. The distributor will then be responsible for handling your complaint in accordance with their own complaints process, but within the timeframes indicated above.

If you remain dissatisfied with the final decision, you may refer your concern to:

- **Office of the Arbiter for Financial Services**
  - *by mail to: N/S in Regional Road, Msida, MSD1920, Malta*
  - *via online form: <https://financialarbiter.org.mt/oafs/enquiry>*
  - *by telephone: (+356) 21249245*
  - *website: [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt)*
  - **or the financial ombudsman or alternative dispute resolution body in your jurisdiction.** You can refer to this [link](#) for further assistance.

Referring your complaint to either of the above-mentioned bodies does not stop you from taking legal action.