Important Information

motor • property • marine • travel
health • engineering • liability • accident

The name and head office address of your insurer is Citadel Insurance p.l.c., Casa Borgo, 26 Market Street, Floriana FRN 1082, Malta, telephone number 2557 9000, email address info@citadelplc.com.

Please note that:

- The policy document and any document or information which we will provide you in connection with your insurance policy will be in English. You may communicate with us either in Maltese or in English.
- Your contract of insurance is subject to Maltese law;
- If, during the term of your contract, the insurer becomes insolvent and is unable to discharge its obligations under your contract, you may be entitled to limited compensation under the Protection and Compensation Fund Regulations, 2003. For further information, you may contact the MFSA;
- Your submission of the proposal form and your paying of the premium and/or other related fees, including document duty, do not imply that your proposal is accepted and your contract incepted. When your proposal is accepted, the date of inception of your contract shall be shown on your policy document.
- Citadel and the tied insurance intermediary do not provide advice about the insurance product sold;
- Citadel does not have a holding, direct or indirect, representing 10% or more of the voting rights or of the capital in the tied insurance intermediary;
- The tied insurance intemediary does not have a holding, direct or indirect, representing 10% or more of the voting rights or of the capital in Citadel;
- The company remunerates tied insurance intermediaries by a fixed commission and other variable benefits in terms of their tied insurance intermediary agreement. No remuneration is paid by the customer;
- The company remunerates sales employees by a fixed monthly salary and other variable benefits in terms of their employment agreement. No remuneration is paid by the customer.

If you have a complaint concerning your contract:

- Discuss it with your original contact at Citadel, its branch or your insurance intermediary;
- If you are not satisfied, make a written complaint to our Compliance Officer on ci-complaints@citadelplc.com.
- We treat all complaints fairly, promptly and reasonably but if you are not satisfied with our final response to your complaint you may write, within certain deadlines, to the Office of the Arbiter for Financial Services (N/S in Regional Road, Msida MSD 1920 or visit https://www.financialarbiter.org.mt), enclosing a copy of our investigation, or to any other alternative dispute resolution scheme such as arbitration and the Consumer Claims Tribunal.
- These 3 remedies are without prejudice to your right to take legal proceedings against us.
- If a proposal form, claim form or any other material document is completed by another person on your behalf, such person is deemed to have acted as your agent. All answers and statements in any form or document are your own responsibility. It is, therefore, in your own interest to check the details because any incomplete or inaccurate information may result in a proposal or claim being repudiated.

Informazzjoni Importanti

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L-isem u l-indirizz tal-uffiċċju prinċipali tal-assiguratur tiegħek huwa Citadel Insurance p.l.c., Casa Borgo, 26 Triq is-Suq, Floriana FRN 1082, Malta, numru tat-telephone 2557 9000, indirizz tal-email info@citadelplc.com.

Tajjeb tkun taf li:

- Il-kuntratt tal-assigurazzjoni kif ukoll dokumenti u tagħrif ieħor huma bl-Ingliż. Tista' tikkomunika ma' Citadel bil-Malti kif ukoll bl-Ingliż.
- il-kuntratt tal-assigurazzjoni tiegħek jaqa' taħt il-liġi Maltija;
- jekk, matul il-perjodu tal-kuntratt tiegħek, l-assiguratur ifalli u ma jkunx jista' jissodisfa l-obbligi tiegħu skont il-kuntratt, inti tista' tibbenifika minn ħlas limitat taħt ir-Regolamenti tal-2003 dwar il-Fond għall-Protezzjoni u Kumpens. Għal aktar informazzjoni, inti tista' tikkuntattja lill-MFSA;
- il-fatt li tissottometti l-formola tal-proposta u tħallas il-primjum u/jew ħlasijiet oħrajn, inkluża t-taxxa fuq id-dokumenti, ma għandhux jitqies li l-proposta tiegħek ġiet aċċettata u l-kuntratt daħal fis-seħħ. Meta l-proposta tiegħek tiġi aċċettata, id-data ta' meta l-kuntratt jidħol fis-seħħ tkun murija fuq id-dokument tal-polza;
- Citadel u l-intermedjarju marbut fl-assigurazzjoni ma jagħtu ebda parir dwar il-prodott li jinbiegħ;
- Citadel ma għandha ebda holding, dirett jew indirett, li jirrappreżenta għaxra fil-mija jew aktar tal-jeddijiet ta' votazzjoni jew tal-kapital tal-intermedjarju marbut fl-assigurazzjoni;
- l-intermedjarju marbut fl-assigurazzjoni ma għandu ebda holding, dirett jew indirett, li jirrappreżenta għaxra fil-mija jew aktar tal-jeddijiet ta' votazzjoni jew tal-kapital ta' Citadel;
- il-kumpanija tħallas rimunerazzjoni lill-intermedjarji marbuta fl-assigurazzjoni permezz ta' kummissjoni b'rata fissa u benefiċċji oħra li jvarjaw skont il-kondizzjonijiet tal-kuntratt tal-intermedjarji marbuta fl-assigurazzjoni. Il-klijent ma jħallas l-ebda rimunerazzjoni;
- il-kumpanija tħallas, ta' kull xahar, lill-impjegati salarju fiss u benefiċċji oħra li jvarjaw skont il-kondizzjonijiet tal-kuntratt tal-impieg tagħhom. Il-klijent ma jħallas l-ebda rimunerazzjoni.

Jekk għandek xi lment dwar il-kuntratt tiegħek:

- iddiskutih mal-persuna li iddiskutejt magħha fl-uffiċċju prinċipali jew fil-fergħa ta' Citadel, jew mal-intermedjarju fl-assigurazzjoni tiegħek;
- jekk ma tissodisfax ruħek, agħmel ilment bil-miktub mal-Uffiċjal tal-Konformità tagħna fuq ci-complaints@citadelplc.com.
- Aħna nittrattaw l-ilmenti kollha bla telf ta' żmien u b'mod raġonevoli iżda, jekk inti ma tissodisfax ruħek bl-aħħar tweġiba tagħna, inti tista', fi żmien speċifiku, tikteb lill-Uffiċċju tal-Arbitru għas-Servizzi Finanzjarji, (Triq il-Ġdida fi Triq Reġjonali, Msida MSD 1920 jew żur https://www.financialarbiter.org.mt), b' kopja tal-investigazzjoni tagħna mehmuza, jew lil kwalunkwe skema alternattiva oħra ta' riżoluzzjoni ta' tilwim bħall-arbitraġġ jew itTribunal għal Talbiet tal-Konsumaturi.

Dawn it-tliet rimedji huma bla preġudizzju għad-dritt tiegħek li tieħu proċeduri legali kontrina.

Jekk xi persuna oħra timla f'ismek il-formola tal-proposta jew tal-claim jew xi dokument ieħor ta' importanza, dik il-persuna titqies li tkun aġixxiet bħala l-aġent tiegħek. Inti tibqa' responsabbli għat-tweġibiet u l-informazzjoni mogħtija f'kull formola u dokument.

Għalhekk, hu fl-interess tiegħek li tiċċekkja sewwa d-dettalji kollha għaliex kull informazzjoni nieqsa jew mhix eżatta tista' tkun il-kaġun li ma tintlaqax proposta jew claim.

Citadel Insurance p.l.c. • Casa Borgo • 26 Market Street Floriana FRN 1082 • Tel: 2557 9000 • Freephone 8007 2322 • E-mail: info@citadelplc.com • www.citadelplc.com
Branches: Ħaż-Żebbuġ 2146 4873 • Il-Mosta 2143 8880 • Birkirkara 2148 0545 • In-Naxxar 2557 9400 • Iż-Żejtun 2180 7779 • Paola 2180 6247 • Il-Mellieħa 2152 5232 • Ta' Xbiex 2557 9443 • Victoria, Gozo 2156 6660 - Tied Insurance Intermediaries: Malta • Gozo

Citadel Insurance p.l.c. is a company authorised under the Insurance Business Act, Cap 403, to carry on general and long term business of insurance. The company is regulated by the Malta Financial Services Authority of Triq L-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010.