

CONSEQUENTIAL LOSS INSURANCE POLICY

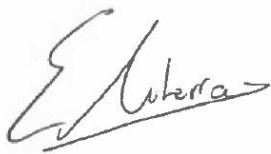
In consideration of the Insured named in the Schedule hereto paying to MAPFRE Middlesea p.l.c. hereinafter called the Company the First Premium mentioned in the said Schedule the Company agrees (subject to the Conditions contained herein or endorsed or otherwise expressed hereon which Conditions shall so far as the nature of them respective will permit be deemed to be Conditions precedent to the rights of the Insured to recover hereunder) that is after the payment of the First Premium any Building or other Property or any part thereof used by the Insured at the Premises for the purpose of the Business be destroyed or damaged by Fire or Lightning at any time during the Period of Insurance named in the said Schedule or of any subsequent period in respect of which the Insured shall have paid and the Company shall have accepted the premium required for the renewal of this Policy, and the Business carried on by the Insured at the premises by in consequence thereof interrupted or interfered with.

Then the Company will pay to the Insured in respect of each item in the specification hereto the amount of loss resulting from such interruption or interference in accordance with the provision therein contained

Provided that at the time happening of the Damage there shall be in force an insurance covering the interest of the Insured in the property at the Premises against such Damage and that payment shall have been made or liability admitted therefore under such insurance

And that the liability of the Company shall in no case exceed in respect of each item the sum expressed in the said Specification to be insured thereon or in the whole total sum insured hereby or such other sum or sums as may hereafter substituted therefore by memorandum signed by or on behalf of the Company.

On behalf of the Company



ETIENNE SCIBERRAS
PRESIDENT &
CHIEF EXECUTIVE OFFICER



OLIVIA DARMANIN
CHIEF OFFICER - TECHNICAL

Jurisdiction Clause

This Contract of Insurance shall for all effects and purposes be deemed to be a Maltese Contract and shall be governed by and according to Maltese Law and subject to the exclusive jurisdiction of the Maltese Courts.

The Indemnity provided herein shall apply only to judgements or orders that are delivered by or obtained from a court within the Maltese Islands. Furthermore, the indemnity shall not apply to a judgement or order obtained in Malta for the enforcement of a judgement obtained elsewhere or to costs and expenses of litigation recovered by any claimant from the Insured, which costs and expenses of litigation are not incurred in the Maltese Islands.

Item 1

The insurance under Item 1 is limited to loss of Gross Profit due to (a) **Reduction in Turnover** and (b) **Increase In Cost Of Working** and the amount payable as indemnity thereunder shall be:-

- a) **In Respect Of Reduction In Turnover:** the sum produced by applying the Rate of Gross Profit to the amount by which the Turnover during the Indemnity Period shall, in consequence of the damage, fall short of the Standard Turnover.
- b) **In Respect Of Increase In Cost Of Working:** the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Turnover which but for that expenditure would have taken place during the Indemnity Period in consequence of the damage, but not exceeding the sum produced by applying the Rate of Gross Profit to the amount of the reduction thereby avoided, less any sum saved during the Indemnity period in respect of such of the charges and expenses of the business payable out of Gross Profit as may cease or be reduced in consequence of the damage, provided that if the Sum Insured by this Item be less than the sum produced by applying the Rate of Gross Profit to the Annual Turnover, the amount payable shall be proportionately reduced.

Item 2

The insurance under Item 2 is limited to loss in respect of Wages and the amount payable as indemnity thereunder shall be:

- a) **In respect of Reduction in Turnover**
 - i) during the portion of the Indemnity Period beginning with the occurrence of the damage and ending not later than the number of weeks thereafter specified in the Schedule under the heading 'Full Cover'

the sum produced by applying the Rate of Wages to the Shortages in Turnover during the said portion of the Indemnity Period

less any saving during the said portion of the Indemnity Period through reduction in consequence of the damage in the amount of Wages paid
 - ii) during the remaining portion of the Indemnity Period the sum produced by applying the Rate of Wages to the Shortage in turnover during the said remaining portion of the Indemnity Period

less any saving during the said remaining portion of the Indemnity Period through reduction in consequence of the damage in the amount of Wages paid but not exceeding the sum produced by applying the proportion stated in the Schedule to be the 'Later Percentage of the Rate of Wages to the Shortage in Turnover during the said remaining portion of the Indemnity Period, increased by such amount as is deducted for saving under the terms of Clause (i)

Note: At the option of the Insured the number of weeks referred to in Clause (a) (i) above may be increased to that described in the Schedule as the 'Optional Period' provided that the amount arrived at under the provisions of Clause (a) (ii) shall not exceed such amount as is deducted under Clause (a) (i) for savings effected during the said increased number of weeks.

b) **In Respect of Increase in Cost of Working**

So much of the additional expenditure described in Clause (b) of Item 1 as exceeds the amount payable thereunder but not more than the additional amount which would have been payable in respect of Reduction in Turnover under the provisions of Clauses (a) (i) and (ii) of this Item had such expenditure not been incurred

Provided that if the Sum Insured by this Item be less than the sum produced by applying the Rate of Wages to the Annual Turnover the amount payable under this Item shall be proportionately reduced.

Item 3

The insurance under Item 3 is limited to the reasonable charges payable by the Insured to their Auditors for producing and certifying and particulars or details contained in the Insured's books of account or other business books or documents or such other proofs, information or evidence as may be required by the Company under terms of Condition No. 7 of this Policy,

Definitions

1. Gross Profit

The amount by which

- i) the sum of the Turnover and the amount of the closing stock shall exceed
- ii) the sum of the amount of the opening stock and the amount of the Specified Working Expenses.

N.B. The amounts of the opening and closing stocks shall be arrived at in accordance with the Insured's normal accountancy methods, due provision being made for depreciation.

2. Specified Working Expenses

N.B. The words and expressions used in this definition shall have the meaning usually attached to them in the books and accounts of the Insured unless otherwise defined in this specification.

3. Wages

The remuneration (including National Insurance Contributions Bonuses, Holiday Pay and other payments pertaining to Wages) of all Employees other than those whose remuneration is treated as Salaries in the Insured's books of account.

4. Turnover

The money (less discount allowed) paid or payable to the Insured for goods sold and delivered and for services rendered in course of the business at the premises.

5. Shortage in Turnover

The amount by which the Turnover during a period shall in consequence of the damage fall short of that part of the Standard Turnover which relates to that period.

6. Indemnity Period

The period beginning with the occurrence of the damage and ending not later than the number of months thereafter, specified in the Schedule to be the 'Indemnity Period', during which the results of the business shall be affected in consequence of the damage.

7. Rate of Gross Profit

The rate of Gross Profit earned on the Turnover during the financial year immediately before the date of the damage

to which such adjustments shall be made as may be necessary to provide for the trend of the business and for variations in or special circumstances affecting the business either before or after the damage not occurred so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which but for the damage would have been obtained during the relative period after the damage

8. Rate of Wages

The rate of Wages to Turnover during the financial year immediately before the date of the damage

to which such adjustments shall be made as may be necessary to provide for the trend of the business and for variations in or special circumstances affecting the business either before or after the damage not occurred so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which but for the damage would have been obtained during the relative period after the damage

9. Annual Turnover

The Turnover during the twelve months immediately before the date of the damage

to which such adjustments shall be made as may be necessary to provide for the trend of the business and for variations in or special circumstances affecting the business either before or after the damage not occurred so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which but for the damage would have been obtained during the relative period after the damage

10. Standard Turnover

The Turnover during that period in the twelve months immediately before the date of the damage which corresponds with the Indemnity Period

to which such adjustments shall be made as may be necessary to provide for the trend of the business and for variations in or special circumstances affecting the business either before or after the damage not occurred so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which but for the damage would have been obtained during the relative period after the damage.

Memo 1

If during the Indemnity Period goods shall be sold or services shall be rendered elsewhere than at the premises for the benefit of the business either by the Insured or by others on his behalf the money paid or payable in respect of such sales or services shall be brought into account in arriving at the Turnover during the Indemnity Period.

Memo 2

Any particulars or details contained in the Insured's books of account or other business books or documents which may be required by the Company under Condition No. 7 of this Policy for the purpose of investigating or verifying any claim hereunder may be produced and certified by the Insured's Auditors, and their certificate shall be prima facie evidence of the particulars and details to which such certificate relates.

Conditions

1. Misdescription

If there be any material misdescription or any misrepresentation as to any fact material to be known for estimating the risk, or any omission to state such fact, the Company shall not be liable upon this Policy so far as it relates to property affected by any such misdescription, misrepresentation or omission.

2. Receipt of Premium

No payment in respect of any premium shall be deemed to be payment to the Company unless a printed form of receipt for the same signed by an Official or duly appointed Agent of the Company shall have been given to the Insured.

3. Other Insurances

The Insured shall give notice to the Company of any insurance or insurances already effected, or which may subsequently be effected, covering any of the loss hereby insured against and unless such notice be given and the particulars of such insurance or insurances be stated in or endorsed on this Policy by or on behalf of the Company before the occurrence of any loss all benefit under this Policy shall be forfeited.

4. Fall or Displacement

Immediately upon any fall or displacement

- 1) of any building damage to which might give rise to a claim under this Policy
- 2) of any part of such building
- 3) of the whole or any part of any range of building or of any structure of which such building forms part

the insurance under this Policy shall cease immediately upon any fall or displacement.

Provided that such fall or displacement is of a whole or a substantial or important part of such building or impairs the usefulness of such building or any part thereof or leaves such building or any part thereof or any property contained therein subject to increased risk of fire or is otherwise material.

And provided that such fall or displacement is not caused by damage, loss resulting from which is covered by this Policy or would be covered if such buildings, range of buildings or structure were included in the premises to which this Policy refers.

In any action, suit or other proceeding, the burden of proving that any fall or displacement is caused by fire as aforesaid shall be upon the Insured

5. Exclusions

- i) This insurance does not cover
 - a) loss resulting from theft during or after the occurrence of a fire
 - b) loss resulting from damage occasioned by or happening through or in consequence of fermentation, natural heating or spontaneous combustion or the undergoing of any heating or drying process

- c) loss resulting from damage occasioned by or happening through or in consequence of
 - 1) the burning of property by order of any public authority
 - 2) subterranean fire
 - d) loss resulting from damage occasioned by or happening through or in consequence of or contributed to by nuclear weapons material.
- ii) loss damage liability or expense directly or indirectly caused by or contributed to by or arising from:
- a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
 - b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
 - c) any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- ii) This insurance does not cover loss resulting from damage occasioned by or happening through or in consequence of or contributed to:
- a) earthquake, volcanic eruption, or other convulsion of nature
 - b) typhoon, hurricane, tornado, cyclone or other atmospheric disturbance
 - c) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war.
 - d) Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.

Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise) which are occasioned by or through or in consequence, directly or indirectly, of any of the said occurrences shall be deemed to be loss or damage which is not covered by this Insurance, except to the extent that the Insured shall prove that such loss or damage happened independently of the existence of such abnormal conditions.

- iii) This insurance does not cover
- a) loss resulting from damage occasioned by or through or in consequence of explosion; but loss resulting from damage by explosion of gas used for illuminating or domestic purposes in a building in which gas is not generated and which does not form part of any gas works, will be deemed to be loss by fire with the meaning of this Policy.
 - b) loss resulting from damage occasioned by or through or in consequence of the burning, whether accidental or otherwise, of forest, bush prairie, pampas or jungle and the clearing of lands by fire.

iv) Terrorism Exclusion

Notwithstanding any provision to the contrary within this insurance or any endorsement thereby it is agreed that the insurance excludes loss, damage, cost or expense 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.

For the purposes of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf or in connection with any organization(s) or government(s), committed for political, religious, ideological, or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured. In the event any portion of this endorsement is found to be invalid or enforceable, the remainder shall remain in full force and effect.

vi) Atomic, Biological & Chemical Contamination Exclusion

It is agreed that, regardless of any contributory causes, this insurance does not cover any loss, damage, cost or expenses directly or indirectly arising out of biological or chemical contamination due to any act of terrorism.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

For the purpose of this endorsement contamination means the contamination, poisoning or prevention and/or limitations of the use of objects due to the effects of chemical and/or biological substances.

If the Company alleges that by reason of this exclusion any loss, damage, cost or expense is not covered by this Policy the burden of proving the contrary shall be upon the Insured.

vii) Intangible Property

Property damage covered under this Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Policy:

- Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss or damage to data or software which is the direct consequence of insured physical damage to the substance of the property shall be covered.
- Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software, or computer programs, and any business interruption losses resulting from such loss or damage

viii) Nuclear Energy Risks Exclusion

Notwithstanding any provision to the contrary within the policy of which this endorsement forms part (or within any other endorsement which forms part of this policy), this policy shall exclude Nuclear Energy Risks.

For all purposes of this policy Nuclear Energy Risks shall mean:

- I. All Property on the site of a nuclear power station, Nuclear Reactors, reactor buildings and plant and equipment therein on any site other than a nuclear power station.
- II. All Property, on any site (including but not limited to the sites referred to in (I) above) used or having been used for:
 - a) The generation of nuclear energy; or
 - b) The Production, Use or Storage of Nuclear Material
- III. Any other Property eligible for insurance by the relevant local Nuclear Insurance Pool and/or Association but only to the extent of the requirements of that local Pool and/or Association.
- IV. The supply of goods and services to any of the sites, described in (I) to (III) above, unless such insurances or reinsurances shall exclude the perils of irradiation and contamination by Nuclear Material.

Definitions

“Nuclear Material” means:

- i) Nuclear fuel, other than natural uranium and depleted uranium, capable of producing energy by a self-sustaining chain process fission outside a Nuclear Reactor, either alone or in combination with some other material; and
- ii) Radioactive Products or Waste.

“Radioactive Products or Waste” means any radioactive material produced in, or any material made radioactive by exposure to the radiation to the production or utilisation of nuclear fuel, but does not include radioisotopes which have reached the final stage of fabrication so as to be usable for any scientific, medical, agricultural or industrial purpose.

“Nuclear Installation” means:

- i) Any Nuclear Reactor;
- ii) Any factory using nuclear fuel for the production of Nuclear Material, any factory for the processing of Nuclear Material, including any factory for the reprocessing

- of irradiated nuclear fuel; and
- iii) Any facility where Nuclear Material is stored, other than storage incidental to the carriage of such material

“Nuclear Reactor” means any structure containing nuclear fuel in such an arrangement that a self-sustaining chain process of nuclear fission can occur therein without an additional source of neutrons.

“Production, Use or Storage of Nuclear Material” means the production, manufacture, enrichment, conditioning, processing, reprocessing, use, storage, handling and disposal of Nuclear Material.

“Property” shall mean all land, buildings, structures, plant, equipment, vehicles, contents (including but not limited to liquids and gases) and all material of whatever description whether fixed or not.

“High Radioactivity Zone or Area” means:

- (i) For nuclear power stations and Nuclear Reactors, the vessel or structure which immediately contains the core (including its supports and shrouding) and all the contents thereof, the fuel elements, the control rods and the irradiated fuel store and
- (ii) For non-reactor Nuclear installations, any area where the level of radioactivity requires the provision of a biological shield.

ix) Seepage, Pollution and/or Contamination Exclusion

This insurance does not cover any liability for:

1. Personal Injury or Bodily Injury or loss or damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination, provided always that this paragraph (1) shall not apply to liability for Personal Injury or Bodily Injury or loss of or physical damage to or destruction of tangible property, or loss of use of such property damaged or destroyed, where such seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the period of this Insurance.
2. The cost of removing, nullifying or cleaning—up seeping, pollution or contamination substances unless the seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the period of this Insurance.
3. Fine, penalties, punitive or exemplary damages

This Clause shall not extend this Insurance to cover any liability which would not have been covered under this Insurance had this Clause not been attached.

x) Transmission and Distribution Lines Exclusion

It is hereby declared and agreed that this insurance policy does not cover loss, damage, cost or expense of whatsoever nature directly or indirectly caused to any transmission and distribution lines.

xi) Mould and Vermin Exclusion

It is hereby declared and agreed that this insurance policy does not cover loss, damage, cost or expense of whatsoever nature directly or indirectly caused by mould and vermin.

6. Cancellation

- a) The Insured may cancel this Policy at any time during its term. Any refund of premium will be worked out from the date we receive the Insured's cancellation instructions. Provided no claim or loss has arisen in the current period of insurance, the Company will return part of the premium calculated on the Company's cancellation rates for the unexpired period of insurance less any long-term discount on premiums granted.
- b) The Company shall not be bound to offer or accept any renewal of this Policy and may at any time give seven days notice of cancellation of cover to the Insured at his last known address.

7. Claims

On the happening of any Damage in consequence of which a claim is or may be made under this Policy, the Insured shall forthwith give notice thereof in writing to the Company and shall with due diligence do and concur in doing and permit to be done all things which may be reasonably practicable to minimise or check any interruption of or interference with the business or to avoid or diminish the loss, and in the event of a claim being made under this Policy shall, not later than thirty days after the expiry of the Indemnity Period or within such further time as the Company may in writing allow, at his own expense deliver to the Company in writing a statement setting forth particulars of his claim, together with details of all other insurances covering the damage or any part of it or consequential loss of any kind resulting therefrom. The Insured shall at his own expense also produce and furnish to the Company such books of account and other business books, vouchers, invoices, balance sheets and other documents, proofs, information, explanation and other evidence as may be reasonably required by the Company for the purposes of investigating or verifying the claim together with (if demanded) a statutory declaration of the truth of the claims and of any matters connected therewith. No claim, under this Policy shall be payable unless the terms of this conditions have been complied with and in the event of non-compliance therewith in any respect, any payment on account of the claim already made shall be repaid to the Company forthwith.

In no case whatever shall the Company be liable in respect of any claim under this Policy after the expiration of twelve months from the end of the Indemnity Period or if later three months from the date on which payment shall have been made or liability admitted by the Company covering the Damage giving rise to the said claim, unless the claim is the subject of pending action or arbitration.

8. Fraud

If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof, or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under this Policy; or, if the loss or damage be occasioned by the wilful act, or with the connivance of the Insured; or, if the claim be made and rejected and an action or suit be not commenced within three months after such rejection, or (in case of an arbitration taking place in pursuance of the 12th Condition of this Policy) within three months after the arbitrator or arbitrators or umpire shall have made there aware, all benefit under this Policy shall be forfeited.

9. Contribution

If at any time of any damage resulting in a loss under this Policy there be any other subsisting insurance or insurances, whether effected by the Insured or by any other person or persons, covering the same items, this Company shall not be liable to pay or contribute more than its rateable proportion of such loss.

10. Subrogation

The Insured shall, at the expense of the Company, do, and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the company for the purposes of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.

11. Arbitration

If any difference arises as to the amount of any loss or damage such difference shall independently of all other questions be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference or, if they cannot agree upon a single arbitrator, to the decision of two disinterested persons as arbitrators, of whom one shall be appointed in writing by each of the parties to do so in writing by the other party. In case either party shall refuse or fail to appoint an arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator; and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire

who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings. The death of any party shall not revoke or affect the authority or powers of the arbitrator, arbitrators or umpire respectively; and in the event of the death of an arbitrator or umpire, another shall in each case be appointed in his stead by the party or arbitrators (as the case may be) by whom the arbitrator or umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the arbitrator, arbitrators or umpire making the award. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award of such arbitrator, arbitrators or umpire of the amount of the loss or damage if disputed shall be first obtained.

Complaints Procedure

We are committed to providing good quality services. We recognise that a client may not be satisfied with the service provided. To deal with this we have a complaints procedure. For the sake of clarification, a complaint is broadly defined as being a written expression of dissatisfaction with services that we provide or actions we have taken that require a response.

HOW TO COMPLAIN

STEP 1 – CONTACTING THE COMPANY

The first step is to talk to a member of our personnel or of the intermediary if the Policy was arranged through one. This can be done informally either directly or by telephone.

Usually the best person to talk to will be the person who dealt with the matter you are concerned about as they will be in the best position to help you promptly and to put things right. If they are not available or you would prefer to approach someone else then address the matter to the manager or senior person responsible. We will seek to resolve the problem immediately. If we cannot do this then we will take a record of the concern and arrange the best way and time for getting back to you. This will normally be within two working days.

STEP 2 – TAKING THE COMPLAINT FURTHER

If you are still unhappy, the next step is to put the complaint in writing, addressing it to Complaints Officer, MAPFRE Middlesea plc, Middle Sea House, Floriana FRN 1442 or via e-mail on compofficer@middlesea.com. Your communication should set out the details, explain what you think went wrong and what you feel would put things right. If you are not happy about writing it, you can always ask one of our staff members to take note of the complaint which you will be then asked to sign. You will be provided with a copy for your own reference. This record will be passed promptly to the Complaints Officer to deal with.

Once the Complaints Officer receives a written complaint, it shall be fully investigated. The complaint will be acknowledged in writing within five working days of receiving it and the letter will state when you can expect a full response. This should normally be within fifteen working days unless the matter is very complicated such as where other organisations need to be contacted. Where this is the case we will still let you know what action is being taken and will inform you when we expect to provide a full response.

TAKING YOUR COMPLAINT ELSEWHERE

If you are still not satisfied with the Complaints Officer's response, you can always seek advice elsewhere. You may contact:

Office of the Arbiter for Financial Services
N/S in Regional Road,
Msida MSD 1920
Malta
Telephone: 8007 2366 or 21249245
E-mail: complaint.info@financialarbiter.org.mt
Website: www.financialarbiter.org.mt

The Office of the Arbiter will expect that you have a final reply to your complaint from us before approaching them.

All communications and notices regarding the policy should quote policy number and renewal date and addressed to:

MAPFRE Middlesea p.l.c.
Middle Sea House
Floriana – Malta

E-mail: mapfre@middlesea.com Website: www.mapfre.com.mt

CONSEQUENTIAL LOSS INSURANCE POLICY

Please read the conditions and examine the policy carefully and if it is incorrect or does not provide the cover required return the document immediately for alteration

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