

Complaints Procedure

Reed Insurance Limited (“RIL”) shall do its utmost to provide you with a professional and customer oriented service. RIL is willing to analyse your complaints and provide you with solutions. In view of this, we have devised the below procedure in order to ensure that your complaint reaches us through the correct channels for us to resolve any issues within the shortest time possible.

How should you lodge a complaint?

In order to lodge a complaint you should first get in contact with the person or department who usually manages your insurance related requirements as they may be in a position to resolve your complaint immediately. In the event that your issue remains unresolved, you should send RIL an email on insurance.complaints@reedbenefits.co.uk or send a letter addressed to:

- Reed Insurance Ltd, The Reed Centre, Blue Harbour, Ta' Xbiex Marina, Ta' Xbiex XBX 1027, Malta; or
- Reed Insurance Ltd, C/O California, 120, Coombe Lane, Raynes Park, London SW20 0BA, U.K.

Please ensure that any issues raised are explained as clearly as possible in order for RIL to obtain a comprehensive understanding of your complaint.

Once your complaint has been received by RIL you will receive an acknowledgement within two (2) working days. RIL will do its utmost to resolve your complaint within five (5) working days. However, if this is not possible in the circumstances, a reply to the complaint will be made within two (2) months from receipt. When an answer cannot be provided within two (2) months, RIL will inform you about the causes of the delay and indicate when the investigation is likely to be completed.

What happens if you are still unsatisfied with the outcome of your complaint?

If after receiving a final reply from RIL you are still unsatisfied with the way your complaint was handled, please be informed that you have the right to lodge your complaint with the Office of the Arbiter for Financial Services. This can be done by sending an email on complaint.info@financialarbiter.org.mt, by calling on telephone number +356 21249245, by visiting the website <http://mymoneybox.mfsa.com.mt> or <http://financialarbiter.org.mt> or by sending a letter to the Office of the Arbiter for Financial Services, 1st Floor, St Calcedonius Square, Floriana FRN 1530, Malta. In any case, all complaints lodged with the Office of the Arbiter for Financial Services will eventually be requested to be formally submitted. In this regard, a complaints form has been prepared to help consumers provide relevant information when lodging their case.