



PROVISION OF SERVICES

1. Details

Artex Insurance Brokers (Europe) PCC Limited is enrolled under the Insurance Distribution Act to carry out insurance intermediary activities and is regulated by the Malta Financial Services Authority.

Amariz Cell is a Cell of Artex Insurance Brokers (Europe) PCC Limited and is authorised to carry out insurance intermediation activities in the European Union and European Economic Area, under the Freedom to provide Services.

Registered Address: The Landmark, Level 1, Suite 2, Triq L-Iljun, Qormi QRM 3800, Malta.

Registered Number: C91762

2. Fair Analysis

Artex Insurance Brokers (Europe) PCC Limited – Amariz Cell is the broker of record in respect of the *Amariz Santé* policy, which is underwritten by HDI Global Specialty SE in Germany.

3. Our Remuneration

Our remuneration for the services that we provide you will be commission allowed to us by the insurer with whom the insurance policy is placed. We do not charge any fees and you will receive a quotation which will tell you about any other applicable fees.

4. Policy Documentation

You are requested to read carefully the policy document including policy schedules and endorsements. If any terms, conditions, warranties, exceptions and limitations are not to your satisfaction or should you need any further clarifications, please contact us at your earliest convenience so that we may discuss the matter with you in detail and amend accordingly. The applicable law is that specified in the insurance policy document.

5. Duty of Disclosure

The insurance cover has been bound on the basis of the information submitted by you. Please carefully review this information to ensure that it is accurate and correct and advise us immediately of any changes that you may require or any additional information. Please note that insurers must be presented with a fair and complete statement of the nature of the risk.

As the insured, you are reminded of your duty to disclose all material facts and circumstances that are material to the insurance coverage both at renewal and throughout the policy period and that failure to disclose all material facts may entitle insurers to avoid the policy.

6. Complaints Procedure

Our Company is committed to provide you with the highest possible level of professional service. If however, you are not satisfied with the level of service provided, please raise the matter in the first instance to the individual providing you with the service.

You may also contact us as follows:

In writing: Amariz Limited, Imperial House, 1 Harley Place, Bristol, BS8 3JT,
United Kingdom
By phone: +44117 9745770

Amariz Limited will only receive the complaint, which is then relayed to Artex Insurance Brokers (Europe) PCC Limited – Amariz Cell, which has the ultimate oversight of the Complaints Process.

Should you remain dissatisfied with the final response, you may refer your complaint to the Office of the Arbiter for Financial Services, 1st Floor, St. Calcedonius Square, Floriana FRN 1530, Malta.

Telephone: +356 2124 9245
Email: complaint.info@financialarbiter.org.mt