

# STARR

INSURANCE COMPANIES

## Complaints Procedure

We aim to provide the best possible products and service. However, we are aware that despite our commitment, things may not always go as planned. Should you want to complain, we will treat your complaint seriously and aim to deal with it in a quick and efficient manner and to your satisfaction.

You may complain to us in the following ways:

By sending a letter to:           The Complaints Manager, Starr Europe Insurance Limited, Dragonara Business Centre, 5<sup>th</sup> Floor, Dragonara Road, St Julians, STJ 3141, Malta

By email to:                       [compliance.malta@starrcompanies.com](mailto:compliance.malta@starrcompanies.com)

By telephone:                   +356 22605086

We will acknowledge your complaint as quickly as possible and aim to respond to your complaint within not later than 15 working days. If we are not able to resolve your complaint at this time, we will give you a likely timescale of when your complaint will be concluded.

If you are unhappy with the outcome of your complaint or the way we have handled it, you may contact the competent authority in your country for the investigation of complaints relating to insurance or alternatively you may refer the matter to the Malta Office of the Arbiter for Financial Services:

The Office of the Arbiter for Financial Services  
First Floor  
St Calcedonius Street  
Floriana  
FRN 5130  
Malta  
Telephone:   +356 21249245  
<http://www.financialarbiter.org.mt>

This procedure will not prejudice **your** right to take legal proceedings or to refer the matter to alternative dispute resolution mechanisms.