



**TOOL OF TRADE**  
POLICY DOCUMENT

# Welcome

Thank **You** for choosing **Elmo** Insurance Limited as **Your** insurer. As a valued customer, **We** are committed to provide **You** with prompt and efficient customer support service.

This booklet sets out the cover available to **You**. It also explains how to make a **Claim**, together with the **Policy** terms and conditions.

Do not wait until **You** have a **Claim** to make sure **You** understand **Your Policy**. Please read it carefully and keep it in a safe place.

Please make sure that all the details shown in the **Schedule** which is attached to and forms part of the **Policy** are correct. Let **Us** know immediately if any change is required.

**We** trust that **You** will find **Our** service to be professional and efficient and that **You** will continue to make use of **Our** services.







# About Your Tool of Trade Policy

Please read this **Policy** carefully to see that it meets **Your** requirements.

This **Policy** and the **Schedule** shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this **Policy** or of the **Schedule** shall bear such meaning wherever it may appear.

## **The Insured and the Company agree:**

1. The **Proposal** shall be incorporated in and be the basis of the contract.
2. The **Insured** will pay the **Premium**.
3. The **Company** will subject to the terms of this **Policy** provided by the Insurance.
4. The following shall be conditions precedent to any liability of the Company:
  - a. Observance of the terms of this **Policy** relating to anything to be done or complied with by the **Insured**.
  - b. The truth of the **Proposal**.

# Insurance

The **Company** will indemnify the **Insured** against liability at law for damages and claimant's costs and expenses in respect of:

1. accidental **Injury** to persons;
2. accidental **Damage to Property**;

happening within the **Geographical Limits** during any **Period of Insurance** in connection with the use as a tool of trade of the motor vehicle and/or the plant, apparatus, equipment or machinery forming part of it or attached to it as specifically mentioned in the **Schedule** and where liability at law is not required to be covered by insurance in terms of the Motor Vehicles (Third Party Risks) Ordinance (Chapter 104 of the Laws of Malta) or any subsidiary legislation enacted in Malta.

**IN WITNESS WHEREOF** the undersigned, acting on behalf of and under the authority of the **Company**, hath hereunto set his hand.

# Limit of Indemnity

The total amount payable by the **Company** for damages and claimant's costs and expenses in respect of:

1. one claim or all claims of a series (whether arising in one **Period of Insurance** or not) consequent on or attributable to one source or original cause;
2. any one **Period of Insurance** for all claims in respect of releases (including discharge, dispersal, seepage, migration, and escape) of **Pollutants** which commenced during such **Period of Insurance**;

shall not exceed the Limit of Indemnity noted on the **Schedule** irrespective of the number of parties entitled to indemnity under this **Policy**.

For the purposes of establishing the total amount payable by the **Company** in respect of one **Period of Insurance** it is understood that any releases of **Pollutants** consequent on or attributable to one source or original cause (irrespective as to whether the release is continuous or intermittent) shall be considered as one release.

The **Company** will in addition pay all costs and expenses incurred with its written consent.



# Meaning of Words

For the purposes of this **Policy**:

## **Damage**

Physical loss or **Damage** and shall include all resultant loss of use of anything physically lost or damaged. All such loss of use shall be deemed to occur at the time of the loss or **Damage** giving rise thereto.

## **Employee**

Any person under a contract of service or apprenticeship with the Insured while working for the **Insured**.

## **Excess**

The minimum amount noted in the **Schedule** that the **Insured** will have to pay towards any claim.

## **Geographical Limits**

The Maltese Islands.

## **Injury**

Bodily **injury**, disease or illness including death resulting therefrom.

## **Period of Insurance**

The period shown in the **Schedule** and any further period for which **We** accept **Your Premium**.

## Policy

The insurance contract between the **Insured** and the **Company**. Full terms and conditions are subject to the following documents:

1. The **Proposal**
2. The **Schedule**
3. The **Policy** document
4. Any Endorsement attached to the **Policy**.

## Pollutants

Any solid liquid gaseous or thermal irritant or contaminant including but not limited to smoke, vapour, soot fumes, acids, alkalis, bacteria, chemicals, sewage and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

## Premium

The amount paid or to be paid for Insurance cover by the **Insured**.

## Property

Material property. Property Held in Trust by or in the Custody or Control of the **Insured** shall not include premises at which the **Insured** is undertaking decoration, alteration or repair.

## Proposal

Any signed **Proposal** form and/or declaration and/or any information supplied by or on behalf of the **Insured** in addition thereto or in substitution therefore.

## Schedule

The current **Schedule** issued by the **Company** as part of the **Policy** showing details of the **Insured**, the extent of cover, the **Period of Insurance** and which sections of the **Policy** apply.

## Us/We/Our/Company

Elmo Insurance Limited.

## You/Your/Insured

The person(s) named as **Insured** in the **Schedule**.

# General Exceptions

## The Company shall not be liable in respect of:

1. The **Excess** noted in the **Schedule**.
2. Any third party claim liability in respect of which is required to be covered by insurance in terms of the Motor Vehicles (Third Party Risks) Ordinance (Chapter 104) or any subsidiary legislation enacted in Malta.
3. **Injury** to any **Employee** or any claim arising under any workmen's compensation law.
4. Damage to:
  - a. any structure or land due or alleged to be due to vibration or to the withdrawal or weakening of support or to the weight of the vehicle or to the load on the vehicle;
  - b. **Property** belonging to or held in trust by or in custody or control of the **Insured** or of a member of the same household as the **Insured**;
  - c. that part of any **Property** worked upon and arising out of such work;
  - d. any existing underground cables and/or pipes or other underground facilities;
5. Claims arising out of liability assumed by the **Insured** under agreement unless such liability would have attached in the absence of such agreement.
6. Claims arising out of a breach of the duty owed in a professional capacity by the **Insured**.
7. Claims arising out of advice, design or specification.
8. **Injury or Damage** directly or indirectly caused by or arising out of **Pollutants** unless caused by or arising out of an identifiable unexpected and accidental release (including discharge, dispersal, seepage, migration and escape) of **Pollutants** which commences during any **Period of Insurance** and is:

- a. detected within seven days of its commencement; and
- b. reported to the **Company** within 7 days of it being detected.

For the purposes of this **Policy** the commencement of any intermittent release shall be deemed to be at the start of the first release of the series.

9. Claims damages costs and expenses arising out of any obligation on the **Insured** or others to test for monitor, clean up, remove, contain, treat, detoxify or neutralise or in any way respond to or assess the effects of **Pollutants** on structures, premises, sites or land currently or previously owned, occupied, used by or under the control of the **Insured** where the obligations arises out of such ownership occupancy use or control by the **Insured**.
10. Any liability, loss, **Damage**, death, injury, cost or expense of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
  - a. nuclear weapons material;
  - b. ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of the exception combustion shall include any self-sustaining process of nuclear fission.
11. Any consequence of war, invasion, act of foreign enemy, hostilities, (whether war be declared or not), civil war, rebellion, revolution, insurrection, popular rising or military or usurped power, detention, seizure, confiscation or any attempt threat.
12. Any legal liability of whatsoever nature directly or indirectly caused by, contributed to by, consisting or arising from the failure or inability of any:
  - a. computer or auxiliary equipment;
  - b. computer system software program or spreadsheet;
  - c. data processing equipment, media or auxiliary equipment;
  - d. microchip integrated circuit or similar device;
  - e. telecommunications equipment or systems;
  - f. any other system for processing, storing, transmitting, retaining or returning data;

whether the **Property** of the **Insured** or not and occurring before, during or after the year 2000 to:

- 12.1. Correctly recognize any date as its true calendar date or its true value.
  - 12.2. Capture, save or retain and/or correctly manipulate, interpret, transmit, return or process any data or information or command or instruction as a result of treating any data otherwise than its true calendar date or its true value.
  - 12.3. Capture, save, retain or correctly process any data as a result of the operation of any command or logic which has been programmed or incorporated into anything stated in points 'a' to 'f' above, being a command or logic which causes the loss of data or the inability to capture, save, retain or correctly process such data on or after any date.
13. Any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from, in consequence of, contributed to or aggravated by asbestos in whatever form or quantity.
14. Any claim or liability of whatsoever nature caused by, contributed to by, consisting of or arising from:
- a. loss 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**;
  - b. 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**.
15. Any loss, **Damage**, cost or expense of whatsoever nature and any business interruption 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 purpose of this exception 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), which from its nature or context is done for or in connection with 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 exception 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 and any business interruption is not covered by this **Policy**, the burden of proving the contrary shall be upon the **Insured**.

In the event any portion of this exception is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

16. Any loss or destruction of or **Damage** to any **Property** whatsoever or any loss or expense whatsoever resulting from or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused by or arising from:
- a. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
  - b. ionizing radiations or contamination by radioactivity from nuclear reaction, nuclear radiation or radioactive contamination regardless of any other cause contributing concurrently or in any other sequence to the loss.
17. All actual or alleged loss, liability, **Damage**, compensation, **Injury**, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount incurred by or accruing to the **Insured**, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
- As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
- a. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and;
  - b. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms and;
  - c. the disease, substance or agent can cause or threaten bodily **Injury**, illness, emotional distress or **Damage** to human health, human welfare or **Property Damage**.

# General Conditions

## 1. Duty of Care

The **Insured** shall take reasonable precautions to prevent **Injury** and **Damage** and to comply with all obligations and regulations set out in any legislation applicable or imposed by any authority and to maintain the motor vehicle and/or the plant, apparatus, equipment or machinery forming part of it or attached to it in a sound condition. The **Insured**, at his own expense, shall cause any defect or danger to be made good or remedied as soon as possible after discovery and in the meantime shall cause such additional precautions to be taken as the circumstances may require.

The **Insured** shall cause the motor vehicle and/or the plant, apparatus, equipment or machinery forming part of it or attached to it as specified in the **Schedule** to be inspected, at his own expense by a suitably qualified engineer and in accordance with any regulation and legislation that may be applicable. Any recommendations regarding overhaul, repair or maintenance made during or following such inspection shall be implemented forthwith by the **Insured**.

## 2. Cancellation Provision

The **Company** may cancel this **Policy** by sending seven days' notice to the **Insured** at the **Insured's** last known address. Provided no claim has been made during the current **Period of Insurance** and provided the **Company** is not cancelling the **Policy** because of a false declaration, fraud or failure by the **Insured** to pay any Insurance **Premium** due, the **Insured** shall thereupon become entitled to a proportionate return of **Premium** based on short period rates.

## 3. Contract 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.

#### 4. Maltese Jurisdiction Clause

The indemnity provided by this **Policy**, shall apply only to judgements, orders or awards that are delivered or obtained from a court or in arbitration within the Maltese Islands. Furthermore, the aforesaid indemnity shall not apply to a judgement, order or award obtained in Malta for the enforcement of a judgement or arbitration award obtained elsewhere. The indemnity shall also not apply 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.

#### 5. Sanction Limitation and Exclusion Clause

The **Company** shall not be deemed to provide cover and shall not be liable to pay any claim or pay any benefit hereunder to the extent that the provision of such cover, payment of such claim and/or provision of such benefit would expose the **Company** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union.



# Claims Conditions

## 1. Reporting of any Incident by Insured

Upon happening of any event which may give rise to a claim (regardless of any **Excess**) the **Insured** shall forthwith given written notice to the **Company** with full particulars.

## 2. Claims Correspondence

Every letter, claim, writ of summons and process shall be forwarded to the **Company** on receipt. Written notice shall also be given to the **Company** immediately the **Insured** shall have knowledge of any prosecution or inquest in connection with any event for which there may be liability under this **Policy**.

## 3. Conduct of Claim

No admission, offer and/or payment of indemnity shall be made or given by or on behalf of the **Insured** without the written consent of the **Company** which shall be entitled to take over and conduct in the name of the **Insured** the defence or settlement of any claim or to prosecute in the name of the **Insured** for its own benefit any claim and shall have full discretion in the conduct of any proceedings and in the settlement of any claim. The **Insured** shall give all such assistance as the **Company** may require.

## 4. Company's Option

In connection with any claim or series of claims made against the **Insured** consequent on or attributable to one source or original cause the **Company** may at any time after the deduction of any **Excess** pay to the **Insured** the Limit of Indemnity (after deduction of any sums already paid as damages claimant's cost and expenses) or any less amount for which such claims can be settled and thereupon the **Company** shall relinquish the control of such claims and be under no further liability in connection therewith except for additional costs and expenses for which the **Company** may be responsible under this **Policy** in respect of matters prior to the date of such payment.

### 5. Contribution to Costs

If the **Company** has not exercised its rights under Claims Condition 4, '**Company's** Option' the liability of the **Company** to pay all costs and expenses (other than claimants costs and expenses) in circumstances where the amount or amounts of damages and claimant's costs and expenses exceed the Limit of Indemnity shall be limited to such proportion of the costs and expenses (other than claimant's costs and expenses) as such limit of indemnity bears to the total amount payable for damages and claimant's costs and expenses.

### 6. Contribution

If at any time any claim arises under this **Policy** there be any other insurance covering the same liability the **Company** shall not pay more than its ratable proportion of such claim.

# Extensions

The following shall be indemnified subject to the Limit of Indemnity in this **Policy** as if a separate **Policy** has been issued to each:

1. The personal representatives of the **Insured** in respect of liability incurred by the **Insured**.
2. If the **Insured** so requests:
  - a. any principal for whom the **Insured** is carrying out work in connection with the Business;
  - b. any director or **Employee** of the **Insured** in respect of liability for which the **Insured** would have been entitled to indemnity under this **Policy** if the claim had been made against the **Insured**;

each of whom shall, as though the **Insured**, be subject to the terms of this **Policy** insofar as they can apply.

## DATA PROTECTION

**WHO WE ARE** Elmo Insurance Limited (C-3500) of Elmo, Abate Rigord Street, Ta' Xbiex, XBX 1111, Malta ("We/Us/Our") is the data controller in relation to personal information which We hold about You ("Personal Data"). Queries relating to data protection matters may be referred to Our Data Protection Officer at: The Data Protection Officer, Elmo Insurance Limited, Abate Rigord Street, Ta' Xbiex, XBX 1111, Malta or at: dpo@elmoinsurance.com.

**OUR COMMITMENT** We highly value the trust that You place in Us and We are committed to protect the security of Your Personal Data and to ensure that Your rights according to data protection Law are safeguarded.

**INFORMATION WE HOLD ABOUT YOU** As data controllers, We may collect, store and use the following categories of Personal Data:

- Basic Personal Data, such as: Your name and surname; identification document details; date of birth; mail address; contact details; banking details; occupation and signature;
- Information about Your insurance requirements, such as: details about the subject matter to be insured and details about persons to be covered by Our insurance products;
- Additional information, such as: accident, loss or claims history; creditworthiness; no claims bonus; insurance history (including: previous special underwriting conditions imposed and decline of cover); annual income and matters relating to the prevention, detection and/or suppression of fraud, money laundering and terrorism and Your marketing preferences;

We may also collect, store and use the following "special categories" of more sensitive Personal Data, such as: current and past health information; pre-existing health conditions or injuries; medication; medical treatment; surgical procedures; hereditary disease, illness or condition; and smoking or drug abuse history.

**HOW WE WILL PROCESS INFORMATION ABOUT YOU** We will only process Your Personal Data when the Law allows Us to. Most commonly, We will use Your Personal Data in the following circumstances:

- Where We need to perform the contract which We have entered with You;
- Where We need to comply with a legal obligation; and
- Where it is necessary for Our legitimate interests, or those of third parties, provided that such legitimate interests are not overridden by Your interests or fundamental rights and freedoms which require the protection of Personal Data.

We may also process Your Personal Data in the following situations, which are likely to be rare:

- Where We need to protect Your vital interests or the vital interests of another person;
- Where it is required in the public interest or for official purposes.

**IF YOU FAIL TO PROVIDE PERSONAL DATA** If You fail to provide certain Personal Data when requested, We may not be able to perform the contract We have entered with You or We may be prevented from complying with Our legal obligations.

**HOW WE USE PARTICULARLY SENSITIVE PERSONAL DATA** Special categories of Personal Data require higher levels of protection. We need to have further justification for collecting, storing and using this type of Personal Data. We may process special categories of Personal Data in the following circumstances:

- In limited circumstances, with Your explicit written consent;
- Where We need to carry out Our legal obligations;
- Where it is needed in the public interest;
- Where it is needed to assess Your working capacity on health grounds, subject to appropriate confidentiality safeguards;
- Where it is needed in relation to the exercise or defence of legal claims.

Less commonly, We may need to process sensitive Personal Data where it is needed to protect Your vital interests or the vital interests of other persons and You are not capable of providing consent or where You have already made the information public.

We will not use Personal Data for any other purpose which is incompatible with the purposes described in this Notice, unless such use is required or authorised by Law, authorised by You or is in Your own vital interest (such as in the case of medical emergency).

**HOW WE MAY SHARE Your PERSONAL DATA** We may share Your Personal Data within Our different departments, Our affiliated companies and Our service providers, including assistance and road assistance service providers. This is generally required for the performance of Our contract with You; in order to identify products which may be of interest to You; for pricing and underwriting purposes; for marketing purposes; and for claims management purposes. Moreover, We may share Your Personal Data to prevent, detect and/or suppress fraud and in order to be able to comply with Our legal obligations.

We may also share Your Personal Data with third parties, including:

insurance under takers; insurance intermediaries; reinsurers; medical professionals; legal professionals; hospitals and clinics; surveyors, architects, loss adjusters and other appointed experts in the course of underwriting or claims management processes; Transport Malta; the Malta Insurance Association; credit referencing agencies; the Commissioner of Police, the Financial Intelligence Analysis Unit (FIAU), tax authorities and any other body, institution or authority which is authorised to receive Your Personal Data from us according to Law. This is generally required for the performance of Our contract with You, to prevent, detect or suppress fraud, money laundering and terrorism, to exercise or defend legal claims, and to comply with Our legal obligations. Additionally, in limited circumstances, Your Personal Data may be made accessible to third party service providers for IT system testing and maintenance purposes, and for insurance audit and actuarial purposes.

We are a member of the Malta Association of Credit Management ("MACM"). If You fail to settle any amounts which are due to Us, We have a right to pass on information about You and about the amounts owed by You to Us to MACM as well as to any legally entitled third party. Where such a disclosure is carried out, MACM, as a Credit Referencing Agency, shall be deemed to be a Data Controller of the personal data it processes within its systems, in pursuance of its legitimate interests, such as promoting responsible lending, amongst others. For more info please visit <https://www.macm.org.mt/dataprotection>. Data Protection queries concerning MACM may be referred to its Data Protection Officer at [dataprotection@macm.org.mt](mailto:dataprotection@macm.org.mt)

In all cases, the sharing of Your Personal Data is made subject to appropriate confidentiality safeguards.

**TRANSFER OF PERSONAL DATA OUTSIDE MALTA** We may share Your Personal Data with third parties established both within and outside the European Economic Area, subject to observance with all confidentiality safeguards applicable according to Law.

**HOW WE MAY OBTAIN PERSONAL DATA ABOUT YOU** Apart from the Personal Data which You provide Us with, We may obtain Personal Data about You from third parties to prevent, detect or suppress insurance fraud, money laundering and terrorism; to exercise or defend legal claims; and to safeguard Our legitimate expectations in so far as this is permitted by Law. In particular, We may receive Personal Data about You from third parties who we may share Personal Data with according to this Notice; the ETARS traffic accident database; the Court Registry Database (LECAM); the Public Registry; the Registry of Companies and other entities which have authority to disclose Personal Data to Us. We may also record telephone conversations for quality and assurance purposes. Our head office and branches are equipped with CCTV cameras for security purposes.

**SECURITY** We will take appropriate measures to protect Personal Data and sensitive Personal Data, which are consistent with the applicable privacy and data security Law and regulations, including requiring third party service providers to use appropriate measures to protect the confidentiality and security of Personal Data and sensitive Personal Data.

**DATA INTEGRITY AND RETENTION** We will take reasonable steps to ensure that Personal Data and sensitive Personal Data processed by Us, is reliable for its intended use and is accurate and complete for carrying out the purposes described in this Notice. We will retain Personal Data and sensitive Personal Data for the period necessary to fulfil the purposes outlined in this Notice, unless a longer retention period is required or permitted by Law.

**Your RIGHTS** You have the right to object at any time to the processing of Your Personal Data. You can exercise this right by contacting Our Data Protection Officer.

You also have the right to access Your Personal Data and sensitive Personal Data, the right to correct inaccurate Personal Data and sensitive Personal Data, the right to erase Your Personal Data and sensitive Personal Data in certain circumstances and the right to receive the Personal Data and sensitive Personal Data which You have provided to Us in a structured, commonly used and machine-readable format for onward transmission by You to another entity, without hindrance from Us. If You wish to exercise any of these rights, please contact Our Data Protection Officer. Please note however that, certain Personal Data and sensitive Personal Data may be exempt from such access, correction and/or erasure pursuant to the applicable data protection Law or other legislation and regulations.

As part of the provision of Your insurance contract, We may use automated decision making, including profiling, subject to appropriate safeguards to protect Your rights and freedoms and legitimate interests. You have the right to request human intervention to express Your point of view and to contest automated decisions.

You can also file a complaint on data protection matters with the Office of the Information and Data Protection Commissioner by following this link: <https://register.idpc.org.mt/report-breach/complaint/>

# Protection And Compensation Fund

The Protection and Compensation Fund is a special fund which was established in terms of the Protection and Compensation Fund Regulations, 2003.

The aims of the fund are:

- To pay for any claims against an insurer which have remained unpaid because the insurer became insolvent. These claims must be in respect of protected risks situated in Malta or protected commitments where Malta is the country of commitment; and
- To compensate victims of road traffic accidents in certain specified circumstances. Limited compensation may be available under the fund if the insurer becomes insolvent and unable to meet its obligations under the insurance contract.

Further information about the fund may be accessed through the following link: [www.mfsa.mt](http://www.mfsa.mt)

# Customer Satisfaction

Elmo Insurance Limited is committed to provide **You** with the highest level of service. However if **You** are not satisfied with **Our** services, please refer the matter to **Our** Complaints Officer at:

Elmo Insurance Limited  
Abate Rigord Street  
Ta' Xbiex  
XBX 1111  
Malta  
Telephone: 00356 2343 0000  
E-Mail: [complaints@elmoinsurance.com](mailto:complaints@elmoinsurance.com)

**Your** complaints will be acknowledged by **Our** Complaints Officer and a response will be sent to **You** within a maximum time period of fifteen working days.

In the event that **Your** complaint remains unresolved, **You** may be entitled to refer the matter to:

Office of the Arbiter for Financial Services  
N/S in Regional Road  
Msida, MSD 1920  
Malta  
Freephone: 8007 2366  
Telephone: 2124 9245

**You can also download a complaint form from: [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt).**

This is without prejudice to any other judicial action which **You** may wish to resort to.

**You** may also seek assistance from the Insurance Association Malta with whom this **Company** is affiliated.



**Elmo Insurance Ltd**, Abate Rigord Street,  
Ta' Xbiex, XBX 1111, Malta  
T: (+356) 2343 0000 | [www.elmoinsurance.com](http://www.elmoinsurance.com)

## BRANCH OFFICES

### B'KARA BRANCH

Naxxar Road  
B'Kara BKR 9044  
2343 0322

### COSPICUA BRANCH

48 Bormla Gate  
Cospicua BML 2062  
2343 0301

### MELLIEĠA BRANCH

160A Main Street  
Mellieġa MLH 2315  
2343 0308

### PAOLA BRANCH

Paola Square  
Paola PLA 1261  
2343 0306

### QORMI BRANCH

St. Bartholomeo Street  
Qormi QRM 2187  
2343 0311

### RABAT BRANCH

23A Saqqajja Square  
Rabat RBT 1192  
2343 0332

### ST. PAUL'S BAY BRANCH

612 Mosta Road  
St. Paul's Bay SPB 3112  
2343 0310

### VALLETTA BRANCH

Cassar & Cooper  
54 South Street  
Valletta VLT 1103  
2343 0316

### ŻEBBUĠ BRANCH

Mdina Road  
Żebbuġ ZBG 9017  
2343 0326/7