

Complaints & Privacy

Complaints

If **You** have any questions or concerns about **Your** insurance **Certificate** or the handling of a claim, **You** should contact:

In connection with the handling of a claim:

Sedgwick International UK, 2 The Boulevard, City West One Office Park, Gelderd Road, Leeds, LS12 6NY

Tel.: +44 113 387 9032

Email: MUM@uk.sedgwick.co.uk

In connection with all other matters, **MUMEC**:

Ms Roberta Saglimbene, The Complaints Manager, Jatco Insurance Brokers PCC Ltd – MUM European Cell, The Reed Centre, Blue Harbour, Ta' Xbiex XBX1027 Malta.

Tel.: +356 27791000

E-mail: complaints@manchesterunderwriting.eu

The Complaints Manager will acknowledge **Your** letter within 5 working days explaining how **We** will handle your complaint. You can rest assured that we will handle your complaint fairly and promptly.

Having received a reply from the Complaints Manager, if **You** are still not happy with the way in which a complaint has been handled, **You** may also refer your complaint to:

The Office of the Arbiter for Financial Services, 1st Floor, St Calcedonius Square, Floriana FRN 1530 Malta, Freephone (for local calls): 80072366, Tel: (+356) 21249245, email complaint.info@financialarbiter.org.mt. **You** can download a complaint form (available in Maltese and English) from www.financialarbiter.org.mt refer to the page “For Consumers” and proceed to “Submit a Complaint”.

Privacy Notice

By means of this Data Protection Notice, **We** would like to provide you with information as to how and why we process **Your** personal data as defined by the Data Protection Act Cap 586 of the Laws of Malta and the General Data Protection Regulations (GDPR) (Regulation (EU) 2016/679).

In order to provide insurance cover (an insurance policy) or to pay a claim **We** and **MUMEC** will hold **Your** details in accordance with all applicable data protection laws and principles. Information **You** supply may be used by **Us** and **MUMEC** for the purposes of administering **Your** insurance (including underwriting, processing, claims handling and fraud prevention) within **Our** and **MUMEC**'s groups, and **Our** and **MUMEC**'s partners inside and outside the European Economic Area. **We** and **MUMEC** may share with our respective agents and service providers, members of our groups, other insurers and their agents, and with any intermediary

acting for **You**, and with recognised trade, governing and regulatory bodies, information **We** or **MUMEC** hold about **You** and **Your** claims history. This includes the Insurance-Link database and Insurance Ireland's anti-fraud claims matching database. **We** or **MUMEC** may also in certain circumstances use private investigators to investigate a claim. In order to prevent and detect fraud and the non-disclosure of relevant information **We** or **MUMEC** may at any time:

- Share information about **You** with companies within **Our** and **MUMEC's** groups, other organisations these groups including where applicable private investigators and public bodies including An Garda Síochána
- Check and/or file **Your** details with fraud prevention agencies and databases, and if **You** give **Us** or **MUMEC** false or inaccurate information and **We** or **MUMEC** suspect fraud, **We** or **MUMEC** will record this. Databases used include but are not limited to:
 - the Insurance Link Anti-Fraud register (for more info see www.inslink.ie)
 - Companies Registration Office.

We or **MUMEC** may also use **Your** personal data to search these agencies, databases and other publically available information to:

- Help make decisions about the provision and administration of insurance, credit and related services for **You**
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **Your** insurance policies with **Us** or **MUMEC**
- Check **Your** identity to prevent money laundering, unless **You** furnish **Us** or **MUMEC** with other satisfactory proof of identity
- Undertake credit searches and additional fraud searches.

Information about claims (whether by **Our** or **MUMEC's** customers or third-parties) made under policies that we provide is collected by **Us** and **MUMEC** when a claim is made and placed on an industry database of claims known as Insurance Link. This information may be shared with other insurance companies, self-insurers or statutory authorities. Insurance companies share claims data:

- a) to ensure that more than one claim cannot be made for the same personal injury or property damage
- b) to check that claims information matches what was provided when insurance cover was taken out
- c) and, when required, to act as a basis for investigating claims to verify recorded information or when **We** or **MUMEC** suspect that insurance fraud is being attempted.

The purpose of Insurance Link is to help **Us** and **MUMEC** identify incorrect information and fraudulent claims and, therefore, to protect customers. Information about insurers' obligations in relation to **Your** information is contained in the Data Protection Commissioner's Code of Practice on Data Protection for the Insurance Sector which is available at www.dataprotection.ie. Under the Data Protection Acts 1988 and 2003 **You** have a right to know what information about **You** and **Your** previous claims is held on Insurance Link. If you wish to exercise this right then please contact **MUMEC**. **We** or **MUMEC** may also need to collect sensitive personal data (for example, information relating to **Your** physical or mental health or the commission or alleged commission of an offence) to assess the terms of insurance that **We** or **MUMEC** issue/arrange or to administer claims which arise. By providing **Us** or **MUMEC** with your information and proceeding with this contract, **You** consent to all of **Your** information being used, processed, disclosed, transferred and retained for the purposes of insurance administration (including underwriting, processing, claims handling and fraud prevention).

For any questions or comments, or requests to see a copy of the information that **We** or **MUMEC** hold about **You**, please write to **Our** Group Data Protection Controller or to the Group Data Protection Controller at **MUMEC**, as appropriate.