



## Insurance Services

2-4 Ocean Village Promenade  
P.O Box No. 1363  
Gibraltar  
Tel: +350 200 52908  
Fax: +350 200 59731  
Email: [sis@sovereigngroup.com](mailto:sis@sovereigngroup.com)  
Website: [www.sis.gi](http://www.sis.gi)

### **PROVISION OF SERVICES**

Sovereign Insurance Services are a member of the Sovereign Group of companies and are authorised and regulated by the Gibraltar Financial Services Commission to act as a General Insurance Intermediary.

#### **Insurance Services**

As an Independent Insurance Intermediary, we offer a wide range of products from a carefully selected panel of leading insurers. We receive commission direct from the insurance company for the majority of policies placed with them. The only remuneration that we receive from clients is an administration fee which varies according to the individual circumstances of the insurance arranged for you.

Whilst we do not offer advice on the placement of insurance policies, we will assist you to make the right choice by working with you to assess your needs and then arranging quotations for that cover from reputable insurance specialists.

#### **Language**

The majority of our insurance partners issue documentation in English, whilst a few provide wordings in Spanish. All communications from us in respect of your insurance arrangements will be in English.

Our team speak English, Spanish and Portuguese.

#### **Cancellation**

You may cancel the insurance at any time by contacting us by email, 'phone or in person. Depending on the type of insurance, and the insurance company providing the cover, you may need to return to us the original policy documentation. Details of cancellation procedures are shown in your policy wording.

We reserve the right to apply a small administration charge where appropriate.

#### **Disclosure of Information**

You should continue to advise us of any changes to the information you have already provided during the policy term and at renewal, to ensure that your insurance needs are met, and that the basis of the policy remains correct at all times.

#### **Preventing and Detecting Fraud and Claims History**

If false or inaccurate information is supplied leading to a suspicion that fraud is intended, we are required by law to pass details to fraud protection agencies to prevent fraud and/or money laundering.

#### **How to Claim**

Should you unfortunately suffer a loss covered by your insurance contract, or you wish to check whether a possible claim is covered, please contact us by email on our dedicated claims mailbox at [claims@sovereigngroup.com](mailto:claims@sovereigngroup.com), ' by phone or in person at our offices. Our contact details are shown above.



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It is important that you notify us as soon as possible to enable us to assist you with guidance and practical suggestions to minimise your loss, and to avoid invalidating your insurance policy.

For some classes, such as Travel or Medical Insurance, insurers will require you to contact them directly in respect of claims on their dedicated “hotlines”. Details of claims notification procedures are highlighted in your policy document. If you are unsure of the correct procedure to follow, please contact us.

### **How to Complain**

We pride ourselves on the service that we provide to our customers but realise that sometimes circumstances may prevent a perfect delivery leading to complaints. We welcome complaints as they provide us with an opportunity to correct errors and to ensure that full customer satisfaction is delivered.

Should you wish to complain about any aspect of our service, please contact us as shown above. We accept complaint notifications via email, ‘phone, or in person. A copy of our Complaints Policy is shown on our website, [www.sis.gi](http://www.sis.gi).

If you are unhappy with our response to your complaint, please contact the Office of Fair Trading, Consumer Protection Division of the Gibraltar Government. Their contact details are [oft@gibraltar.gov.gi](mailto:oft@gibraltar.gov.gi) or by phone, 200 71700.

### **Data Protection**

Data Protection legislation, the General Data Protection Regulations (GDPR) has been enforced in Europe from May 2018. This contains specific requirements for the use and protection of your personal data by us, in the course of arranging and maintaining your insurances.

Please find attached a copy of our “Privacy Notice” setting out how we will use the personal information that you provide to us and your rights under GDPR.

If you require any further information about any aspect of our services, please contact us and we will be pleased to provide you with further clarification.