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We welcome you as a Policyholder of Argus Insurance Company (Europe) Limited, Malta Branch. We are a locally incorporated Branch associated with the Argus Insurance Group offering you an extensive insurance service. Please read this Policy Booklet together with your Schedule. These set out the cover you have chosen, plus any limits that apply. If you are not satisfied with the details or the policy does not cover your needs, please return the Schedule to your insurance adviser.

Argus Insurance Company (Europe) Limited has its origins on the Rock of Gibraltar, dating back to 1841, and is fully licensed to act as an Insurance Company by the Gibraltar Financial Services Commission (GFSC), Number FSC00027B. Argus Insurance Company (Europe) Limited, is a registered company in Gibraltar bearing Company number 01862 and holds its registered office at Regal House, Queensway, Gibraltar.

Argus Insurance Company (Europe) Limited

may be contacted at:

Unit G.04 West One,
Europort Road, Gibraltar

Telephone: (+350) 200 79520

Fax: (+350) 200 70942

The Malta Branch of Argus Insurance Company (Europe) Limited No. OC 1216 is registered in Malta and licensed by the Malta Financial Services Authority (MFSA) to act as a third country branch of Argus Insurance Company (Europe) Limited, registered in Gibraltar No. 01862, licensed by the Gibraltar Financial Services Commission.

On receipt of your Policy

To ensure that your Policy gives you the protection you need we recommend that you read it carefully and return it immediately if not in accordance with your requirements. The Policy Schedule specifies the Sections and sums insured you have selected; it is your evidence of insurance and may be required in the event of a claim. Remember also that even adequate insurance does not compensate completely for the worry and inconvenience that usually follow loss or accident. Please therefore take reasonable precautions. If you decide within 14 days of receipt that you do not wish to accept this Policy, return it and provided no claims have been made we will refund the premium.

Operation of Cover

This Policy provides cover against loss, damage, injury and legal liability which will happen during the period of insurance for which we have accepted your premium. This Policy is a legally binding contract between you the Insured and Argus Insurance Company (Europe) Limited. The proposal made by you is the basis of and forms part of this contract. We will provide insurance within the terms of this Policy for those Sections specified in the Schedule in respect of events occurring during the period of insurance or any subsequent period for which you pay and we will agree to accept a renewal premium.



Alex Bonavia - Managing Director P & C

Argus Insurance Company (Europe) Limited

IMPORTANT: In the event of any occurrence likely to result in a claim under this insurance please contact Your local representative at the following address:

Argus Insurance Company (Europe) Limited

Trident Park, 8B Level 5, Notabile Gardens,
Mdina Road, Central Business District Zone 2,
Birkirkara CBD 2010, Malta

Tel: +356 2342 2000 Fax: +356 2342 2190

claims@argus.mt www.argus.mt

DATA PROTECTION AND HOW WE PROCESS DATA

Processing of personal data is regulated by the General Data Protection EU 2016/679 together with other laws which relate to privacy and electronic communications. In this clause, we refer to these laws as Data Protection Law"

During the course of our engagement with you it will be necessary for you to disclose certain personal data to us in order that we provide our services to you and to enable us to discharge the services agreed, to comply with related legal and regulatory obligations for other related purposes including updating and enhancing clients records and analysis for management purposes. This will require us to obtain, use, disclose and otherwise process personal data about you and, if applicable, your organisation, its shareholders members and/or officers and employees.

For clarity, Data Protection Law contemplates various grounds which may render processing of personal data lawful, including where it is necessary for a contract, mandate by law, it is in your legitimate interest (and does not override your policy, and/or if you give us your consent. Our Privacy Notice (which can also be accessed at www.argus.com.mt) or provide to you in hard copy upon request, explains how we process personal data. In providing our services we act as an independent data controller and are, therefore responsible for complying with Data Protection Law in respect of any personal data we process. You are responsible for complying with Data Protection Law in respect of the personal data you process and, accordingly, where you disclose personal data to us you confirm and warrant that such disclosure is fair and lawful, that where applicable and necessary you have obtained lawful consent from others for you to pass on their personal data to us, to the Argus Group and third-parties to whom we disclose personal data (and for the Argus Group and said third-parties to share the personal data with us), and otherwise it does not contravene Data Protection Law. Noting within this document relieves you of your own direct responsibilities and liabilities under Data Protection Law Terms used in this clause bear the same meanings as are described to them in Data Protection Law. This clause does not apply to the extent that we act as a data processor for you which case specific data protection instructions are to be signed between us.

Basis Data Protection information

Controller: Argus Insurance Company (Europe) Limited, Malta Branch

Purpose: Management of Insurance Agreement, creation of profiles for suitable enforcement of the insurance agreement, integral and centralised management of the relation with Argus Group and delivery of information and advertising on ARGUS Group, and delivery of information and advertising on Argus Group products and services.

Recipients: Data may be communicated to third parties and/or data transfers may be made to third-party countries in the terms stipulated in the Additional Information.

Rights: You can exercise your rights of access, rectification, removal, limitations, objection and transferability, specified in the Additional Data Protection Information.

JEWELLERS BLOCK POLICY

THIS IS TO CERTIFY that in accordance with the authorisation granted to the undersigned by Argus Insurance Company (Europe) Limited (hereinafter referred to as the Company), and in consideration of the premium specified herein, the said Company is hereby bound to insure in accordance with the terms and conditions contained herein or endorsed hereon.

WHEREAS the Insured named in the Schedule hereto has made to the Company a written proposal and declaration (bearing the date stated in the said Schedule) which proposal and declaration, together with particulars and statements contained therein, it is hereby agreed is the basis of the contract and is to be considered as incorporated herein, and has paid the Premium stated in the said Schedule to the Company to insure him or them from Loss of or Damage to the property insured during the period and whilst within the limits specified in the said schedule.

NOW THIS POLICY WITNESSETH that, if at any time during the said period, the property insured or any part thereof shall be lost or damaged by any peril insured against as set forth in the said Schedule, the Company will, to the extent and in the manner hereinafter provided, indemnify the Insured in respect of such Loss or Damage not exceeding the respective sum or sums insured as specified in the said Schedule.

EXCLUSIONS

This Policy does not cover :-

- (1) Loss or damage by theft or dishonesty or dishonest deception committed by any servant or traveller or messenger in the exclusive employment of the Insured.
- (2) Damage to property insured which may be sustained whilst the same is being actually worked upon and directly resulting therefrom.
- (3) Loss or Damage (including loss or damage by fire or theft) directly or indirectly resulting from typhoon, hurricane, cyclone, volcanic eruption, subterranean fire or other convulsion of nature.
- (4) Goods missing at stocktaking in respect of which no claim has been previously notified, unless the loss be proved by the Insured to be due to a peril covered by the Policy.
- (5) Loss of or damage to property insured whilst the same is being worn (except watches worn solely for the purpose of testing) or used by the Insured, any Principal, Director or Partner of the Insured, members of their families, relatives, staff or friends or whilst in their custody for this purpose.
- (6) Loss of or damage to goods entrusted to the Insured by private clients and/or customers solely for safe custody.

- (7) Loss of or damage to property occurring through the operation of a peril against which, at the date of the happening of such loss or damage, the Insured has effected separate insurance irrespective of whether or not such other insurance is liable to or does meet such loss.
- (8) Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- (9) Loss of or damage to Computer System's Records.
- (10) Loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, martial law, riots, civil commotions or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- (11) (a) Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss.
 - (b) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
 - (i) ionising radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - (ii) the radioactive, toxic, explosive or other hazardous properties of.

CONDITIONS

1. It is understood and agreed that the Insured shall keep detailed records of all sales, purchases and other transactions and that such records shall be available for inspection by the Company or their representatives in case of a claim being made under this Policy.
2. It is further understood and agreed that such protections and/or safeguards as may be referred to in the written proposal and declaration as being in force shall not be withdrawn or varied to the detriment of the interests of the Company without their consent and immediate advice shall be given to the Company of any notice of withdrawal of police, or other security force protection.
3. It is a condition precedent to the liability of the Company under this Policy that all keys and duplicate keys capable of operating the alarms (if any) and all keys and duplicate keys of Safes and Strong Rooms and keys to the premises are removed from the premises when the said premises are not open for business.
4. Cancellation

Insured's Cancellation Rights

The Insured has a statutory right to cancel the policy within 14 days from the day of purchase of the contract or the day on which the policy documentation is received, whichever is later.

If the Insured wishes to cancel, and the insurance cover has not yet started, the Insured will be entitled to a full refund of the premium paid.

Or if the insurance cover has already started, the Insured will be entitled to a refund of the premium paid, with a deduction for the time for which the Insured has been covered.

After any statutory cooling-off period the Insured will continue to have the right to cancel the policy and will be entitled to return of the premium on a pro-rata basis, provided no claim has been made or incident has arisen which is likely to give rise to a claim during the current Period of Insurance. The amount of any premium to be refunded under this condition will be reduced by all unpaid premiums or unpaid premium instalments due.

Insurer's Cancellation Rights

Argus may cancel this Policy by giving the Insured thirty (30) days' notice in writing sent to the Insured's last known address. Provided no claim has been made or incident has arisen which is likely to give rise to a claim during the current Period of Insurance the Insured may be entitled to a proportionate return of the premium in respect of the unexpired Period of Insurance. The amount of premium to be refunded under this condition will be reduced by all unpaid premiums or unpaid premium instalments due.

If the premium for the Policy is paid by instalments, please refer to the instalment agreement for details of the cancellation period that will apply.

5. The Insured shall in case of loss or damage and as a condition precedent to any right of indemnification in respect thereof give to the Company such information and evidence as to the property lost or damaged and the circumstances of the loss or damage as the Company may reasonable require and as may be in the Insured's power.

6. If the Insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Policy shall become void and all claims hereunder shall be forfeited.

OTHER CLAUSES

1. CONTRACTS 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.

2. JURISDICTION CLAUSE

The Indemnity provided herein shall apply only to judgements or orders that are delivered by or obtained from a Court within the Maltese Islands. Furthermore, the Indemnity shall not apply to a judgement or order obtained in Malta for the enforcement of a judgement obtained elsewhere or 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.

3. AVERAGE CLAUSE

This Policy is subject to the condition of average, that is to say, if the property covered by this Insurance shall at the time of any loss be of a greater value than the sum insured hereby, the Insured shall only be entitled to recover hereunder such proportion of the said loss as the sum insured by this Policy bears to the total value of the said property.

DEFINITION

The words "Water Pipes and Apparatus" as used herein mean Water Pipes, Water Mains, Water Tanks or Water Apparatus excluding

- (i) Automatic Sprinkler Installations and Drenchers and
- (ii) Boilers other than domestic boilers.

The premises at which the Insured's business is carried on and/or Landlord's Fixtures and Fittings thereof, the Insured's own or for which the Insured is legally responsible as tenant, against damage (other than by fire) done by Burglars and/or Thieves or persons attempting to commit Burglary or Theft (subject to the terms, conditions and limitations of this Policy).

SPECIAL CONDITIONS

(A) I. PREMISES

It is a condition of this Policy in respect of loss or damage by Burglary or Theft occurring at the Insured's premises, that the total value of all jewellery, gold and platinum goods, bullion, unset precious stones and pearls and watches left out of locked safe (s) and/or strong room (s) at night and at all other times when the premises are not open for business shall not exceed :-

€ in all

and the value of any one such item shall not exceed :-

€

This Condition shall not apply during any period of temporary daytime closing if at the time of loss or damage there was present in the sales portion of the premises the Insured or an employee of the Insured in charge thereof.

II. WINDOW SMASH LIMIT

The Company's liability under Item (1) of the Schedule in respect of loss of or damage to property contained in the display windows at the Insured's premises by theft or attempted theft accomplished by or resulting from the smashing or cutting of such windows shall not exceed :-

- (i) when the premises are open for business or when the Insured or any of their employees (other than security personnel) are present at, or in attendance at, the premises:-

€

- ii) at all other times :-

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Nothing in A (ii) above shall increase the sum insured shown against item (1) of the Schedule.

Attaching to and forming part of Policy No. JB/ARG

Endorsement No: 1

NOTWITHSTANDING ANYTHING CONTAINED HEREIN TO THE CONTRARY IT IS HEREBY DECLARED AND AGREED THAT as and from XXX the following warranties shall apply :-

1. The premises containing the insured property are fitted with a burglar alarm system approved by the insurers, and no withdrawal, alterations or variations of the system or any structural alteration which might effect the system, shall be made without the consent of the insurers.
2. All security including the burglar alarm system will be maintained in good working order and placed into full effective operation whenever the insured is absent from the premises.
3. The burglar alarm system will be the subject of a maintenance contract and will be quarterly examined/certified by an approved competent alarm security contractor. Any suspected defects or faults on the system or its signalling must be reported to the alarm security contractor for immediate rectification.
4. All keys and duplicate keys relating to the protections to the premises including the burglar alarm system and safe will be removed from the premises whenever they are unattended. All alterations to the structure of the premises and all form of security will be notified to insurers before implementation or change and no steps will be taken which will reduce the standard of protection.

5. All entrances and exits shall be kept locked before opening/closing of each business day prior to removal or placing of stock from or into safe, show windows, show cases, counters and/or wall cases and all protective devices are activated.
6. All show windows' doors, show cases and wall cases will be kept key locked at all times except when placing or removing merchandise therein.
7. A deductible of € is applicable in the event of each and every claim.
8. The Insured warrants that he will use his best endeavours to ensure that while the Premises are open for business or during opening and closing there will be at least two principals or employees present.
9. The Insured will maintain any Fire Extinguishing Appliances in full working order during currency of this insurance. However, this Policy shall not be invalidated any defect in any of the appliances due to circumstances unknown to and beyond the control of the Insured.

GENERAL EXCLUSION - APPLICABLE TO ALL SECTIONS OF THIS POLICY

TERRORISM

Notwithstanding any provision to the contrary within this insurance or any Endorsement thereto, it is agreed that this insurance excludes liability for loss, injury, damage, cost or expense of whatsoever nature 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 Endorsement, an act of terrorism means an act, including but not 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 organisation(s) or government(s), committed for 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 Endorsement also excludes loss, injury, 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 allege that by reason of this exclusion, any loss, injury, damage, cost or expense is not covered by this insurance, the burden of proving the contrary shall be upon the Insured. In the event that any portion of this Endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

TRANSMISSIBLE SPONGIFORM ENCEPHALOPATIES (TSE)

This Policy does not cover liability for all claims for losses relating to actual or probable casual elements (for example, prions) and any connected, possible illnesses in the area of transmissible spongiform encephalopathy (TSE) such as, for example, bovine spongiform encephalopathy (BSE), or new variant Creutzfeldt-Jakob disease (vCJD).

ASBESTOS

The insurance by this Policy excludes 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 or in the consequence of, or in any way involving asbestos, or any materials containing asbestos in whatever form or quality.

ELECTROMAGNETIC FIELDS ("EMF")

This Policy does not cover :

- Any liability, loss, cost or expense directly or indirectly arising out of, resulting from, caused or contributed to by exposure to magnetic electric or electromagnetic fields or radiation however caused or generated.

This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the loss, damage, cost or expense.

GENETICALLY MODIFIED ORGANISMS ("GMOs")

This Policy does not cover :

- Any liability, loss, cost or expense directly or indirectly arising out of, resulting from, caused by, or contributed to by Genetically Modified Organisms ("GMOs").

For purposes of this exclusion the term Genetically Modified Organisms ("GMOs") shall mean and include :

- (i) organisms or micro-organisms or cells, or the organisms or micro-organisms, cells or cell organelles, from which they have been derived, which have been subject to a genetic engineering process which resulted in their genetic change ;
- (ii) every biological or molecular unit with self-replication potential, or biological or molecular unit with self-replication potential from which they have been derived, which has been subject to a genetic engineering process which resulted in its genetic change.

In the event that the definition of GMO under the applicable laws and/or official regulations relating to genetic engineering or modification in any province, State, territory or jurisdiction in which a claim is made is wider than the foregoing then such wider definition shall be incorporated into this definition in addition to the foregoing.

This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the loss, damage, cost or expense.

FUNGUS, MILDEW AND MOULD

This Policy does not cover :

1. any liability, loss cost or expense arising out of, resulting from, caused by, contributed to, or in any way related to the existence, inhalation or exposure to any "fungus/fungi" and/or "Spores"; or
2. any cost or expenses associated in any way, or arising out of the abatement, mitigation, remediation, containment, detoxification, neutralization, monitoring, removal, disposal, or any obligation to investigate or assess the presence or effects of any "fungus/fungi" and/or "spores" ; or
3. any obligation to share with or repay any person, organisation or entity, related in any way to items 1 and 2 above ;

regardless of any other cause, event, material, product and/or building component that contributed concurrently or in any sequence to the injury or damage.

For the purpose of this exclusion, the following definitions apply :

"Fungus/fungi" includes but is not limited to, any form or type of mould, mildew, mushroom, yeast or biocontaminant ;

"Spore(s)" includes, but is not limited to any substance produced by, emanating from or arising out of any "fungus/fungi".

TOBACCO PRODUCTS

The Company shall not be liable in respect of bodily injury and/or death resulting from Carcinoma and related diseases directly arising from the production, manufacture, sale and distribution of tobacco products.

INDUSTRIES, SEEPAGE, POLLUTION AND CONTAMINATION

This Policy does not cover any liability for :

- (a) Personal Injury or Bodily Injury or loss of, damage to, or loss of use of property directly caused by seepage, pollution or contamination, provided always that this paragraph (a) shall not apply to liability for Personal Injury or Bodily Injury or loss of or physical damage to or destruction of tangible property, or loss of use of such property, damaged or destroyed, where such seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the period of this insurance ;
- (b) The cost of removing nullifying or cleaning-up, seeping, polluting or contaminating substances unless the seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the period of this insurance ;
- (c) Fines, penalties, punitive or exemplary damages.

SANCTIONS 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 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.

CYBER EXCLUSION

- 1. This policy excludes all loss, damage, liability, claim cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:
 - 1.1 any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a Computer System
 - 1.2 any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data.
- 2. Any other Cyber Loss regardless of any other cause or event contributing concurrently shall not be recoverable and nor shall any amount pertaining to the value of such Data, be recoverable or be considered as physical loss or damage for the purposes of this exclusion.

DEFINITIONS

Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

COMMUNICABLE DISEASE EXCLUSION

1. This policy excludes all actual or alleged loss of any kind, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense, loss of value, loss of use, or any other amount, 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 or any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of a Communicable Disease.
2. For the purposes of this exclusion, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense, loss of value, loss of use, or any other amount, includes, but is not limited to, any cost to contain, suppress, clean-up, detoxify, disinfect, decontaminate, remove, repair, replace, recall, inspect, assess, monitor or test:
 - 2.1 for a Communicable Disease; or
 - 2.2 any property insured hereunder that is affected or is feared to have been affected by such Communicable Disease.
3. 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:
 - 3.1 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
 - 3.2 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

- 3.3 the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage, and
- 3.4 the disease, substance or agent can cause or threaten damage to, deterioration of, loss of value of, marketability of, denial of access to, or loss or use of property insured hereunder.
- 3.5 be it any epidemic or pandemic disease declared by the World Health Organisation or any other competent authority as a public health emergency of international concern.

This exclusion shall prevail and shall override anything contained in the Policy inconsistent herewith and will apply regardless of any otherwise covered cause, event or peril contributing concurrently or in any other sequence to the loss.

COMPLAINTS PROCEDURE

OUR COMMITMENT TO CUSTOMER SERVICE

Our aim is at all times to provide a first class standard of service. However, there may be occasions when you feel that this objective has not been achieved. Should you have any query or complaint regarding this insurance please write to the Complaints Officer at Argus Insurance Company (Europe) Limited, Trident Park, 8B Level 5, Notabile Gardens, Mdina Road, Central Business District Zone 2, Birkirkara CBD 2010. Email: claims@argus.mt Tel: +356 2342 200. If you are dissatisfied with the response you receive you should write to the Office of the Arbiter for Financial Services, N/S in Regional Road, Msida MSD 1920, Malta. Freephone: 80 072 366 Telephone: (+356) 21 249 245 Email on: complaint.info@financialarbiter.org.mt

How to contacts Us

Our Customer Service Centre can be contacted on +356 23422100

Thank You for Your feedback

We value Your feedback and at the heart of Our brands We remain dedicated to meeting Our customers as individuals and giving them the best possible service at all times. If We have fallen short of this promise, We apologise and aim to do everything possible to put things right.

Thank You for choosing Argus Insurance Company (Europe) Limited, Malta Branch.



Argus Insurance Company (Europe) Limited

Trident Park, 8B Level 5, Notabile Gardens,
Mdina Road, Central Business District Zone 2, Birkirkara CBD 2010, Malta
Tel: +356 2342 2000 Fax: +356 2342 2190 claims@argus.mt www.argus.mt

Argus Insurance Company (Europe) Limited No. OC 1216 is registered in Malta and licensed by the Malta Financial Services Authority (MFSA) to act as a third country branch of Argus Insurance Company (Europe) Limited, registered in Gibraltar No. 01862, Licensed by the Gibraltar Financial Services Commission.