

# CUSTOMER SERVICE CHARTER

## OUR COMMITMENTS TO YOU

At Monument Assurance Luxembourg S.A. ("MAL"), customers (including policyholders and those entitled to receive policy benefits) are integral to our business. We work hard to deliver a quality service which is professional, courteous and efficient.

This Customer Service Charter introduces MAL before explaining our values, what you can expect in your dealings with us, and finally, the various methods you can use to contact us. This form of transparency aims to improve customer loyalty, trust and confidence, therefore enhancing the reputation of MAL and the wider Monument Re Group.

## WHO WE ARE AND WHAT WE DO

MAL is a Luxembourg based life insurance company regulated by the Commissariat Aux Assurances, with branches in Germany, Italy and Spain.

MAL serves a diverse range of customers, including private individuals and companies. Our business has either been directly underwritten on a Freedom of Services basis or Freedom of Establishment basis, or acquired through consolidation of insurance businesses and insurance portfolios from other regulated life insurance companies. Our product suite includes annuities, group pension plans, unit linked savings contracts, non-linked guaranteed savings contracts, term life insurance and endowments.

Monument Assurance Services Luxembourg S.à r.l. ("MASL"), a whole-owned subsidiary of MAL, acts on behalf of MAL to administer MAL's insurance portfolios, pursuant to a services agreement (between MAL and MASL).

All of MAL's products (described above) are closed to new business (i.e. MAL does not issue new policies to prospective clients), and therefore our focus is on existing customers and how we can offer best value and service within the existing policy terms and conditions.

## OUR VALUES

Offering best value and a high level of service to our customers is underpinned by MAL's corporate culture. We have five value pillars applied to our daily business:

- ✓ **Commit & Own** – we take personal accountability for our service.
- ✓ **Trust** – we show trust and respect to all our customers.
- ✓ **Flexible** – we are adaptable and focus on key priorities.
- ✓ **Collaborate** – we practice and foster collaboration and teamwork.
- ✓ **Learn** – we look for ways of innovating and improving.

## **WHAT YOU CAN EXPECT**

### **SERVICE DELIVERY**

We understand that your time is precious and when you ask for information this should always be:

- ✓ Accurate, relevant and where appropriate, sufficient to enable you to make fully informed decisions.
- ✓ Provided in a timely and efficient manner.
- ✓ Delivered in a professional, courteous, and respectful way.

Our staff training and model of operational controls are tailored to achieve the above criteria. Our commitment is to treat all customers fairly, and our staff are appropriately trained in this regard to achieve the highest standard of service delivery.

### **CLEAR AND HONEST COMMUNICATION**

We promote the use of easy-to-understand language and, as a principal, avoid using jargon / technical terms wherever possible. This helps to ensure our messaging is clear, concise and understandable. We will be honest and transparent in all communications and make full disclosure of all relevant information.

Our contact details are available on all correspondence you receive from us, with dedicated contact points for our branches in Germany, Italy and Spain (as a principle, we aim to liaise with you in the language in which the policy was issued).

### **CHOICE OF COMMUNICATION CHANNELS**

We aim to work with our customers' preferred choice of communication and allow customers to move freely between such channels (i.e. e-mail, telephone, regular mail) throughout the contractual relationship. When it comes to the disclosure and sharing of information, we will always ensure to comply with all laws and regulations we are subject to.

### **COMPLAINTS**

We are committed to treating complaints fairly and swiftly and have a dedicated Complaint Handling Notice. For further information, please click on the following links (drafted in the languages in which policies were underwritten, with an English version available upon request):

[Complaints\\_notice\\_FR.pdf](#)  
[Complaints\\_notice\\_DE.pdf](#)  
[Complaints\\_notice\\_ITA.pdf](#)  
[Complaints\\_notice\\_ES.pdf](#)

## **FAIRNESS AND RESPECT FOR ALL CUSTOMERS**

Every customer has the right to expect to be always treated in a fair and courteous manner. We aspire to act with due skill, care and diligence in the best interests of our customers. This includes offering support to customers who find themselves in vulnerable circumstances. For further information, please click on the following link: [www.monumentassurance.lu/customercommitments](http://www.monumentassurance.lu/customercommitments).

## **DATA PROTECTION**

Your data privacy is important to us. We are compliant with Data Protection regulations to ensure your information is kept private and treated with the confidentiality it deserves.

Full details of how we do this are contained in our Data Protection Privacy Notice. For further information, please click on the following link: [https://www.monumentassurance.lu/data\\_protection.html](https://www.monumentassurance.lu/data_protection.html).

## **CONTACTING US**



### **WEBSITE**

Our website provides full disclosure of our contact details for the MAL offices and branches. Please click on the following link: <https://www.monumentassurance.lu/>.



### **HELP US TO HELP YOU**

We endeavour to answer all customer queries as quickly as possible. To assist us in providing the best quality service to you, please provide us with the following when you first contact us:

- ✓ Your full name
- ✓ Your policy number – you'll find this on your latest policy statement.
- ✓ Your contact details so that we may provide you with a reply.

We may need to contact you to ask you for further information for security purposes or so that we can direct you to the right team.

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