

Annex 2: Applicable Provisions for European Intermediaries Providing Services in Malta through the freedom of Services in terms of Article 4 of the Insurance Distribution Directive

General Good Provisions which apply to a European Intermediary providing services in Malta through the freedom of services in terms of Article 4 of the Insurance Distribution Directive.

<u>Conduct of Business Rulebook</u>		
Chapter 1 – Disclosures		
Section 1	Medium of Disclosure	R.1.1.2 to R.1.1.4 R.1.1.10 to R.1.1.16
Section 2	Marketing Rules	R.1.2.5 to R.1.2.8 R.1.2.11 to R.1.2.39 R.1.2.40 to R.1.2.44 R.1.2.45 to R.1.2.51 R.1.2.63 to 1.2.66
Section 3	Disclosure of Information Requirements	R.1.3.7 to R.1.3.9 R.1.3.22
Section 4	Disclosures on Services and Products Provided by the European Intermediary	R.1.4.7 to R.1.4.8 R.1.4.11 to R.1.4.14 R.1.4.16 , R.1.4.18 R.1.4.20 to 1.4.25 R.1.4.83
Section 5	Disclosures on Conflicts of Interest (for European Insurance Intermediaries distributing Insurance Based Investment Products in Malta).	R.1.5.10
<u>Conduct of Business Rulebook</u>		
Chapter 4 – Sales Processes and Selling Practices		
Section 1	General Principles	R.4.1.5 to R.4.1.6 R.4.1.8 to R.4.1.12 R.4.1.14 to R.4.1.23 R.4.1.24 R.4.1.40
Section 3	Advice and Non-Advice	R.4.3.6
Section 4	Assessment of Suitability and Appropriateness	R.4.4.99 to 4.4.112
Section 5	Contractual Arrangements with Clients	R.4.5.7 – R.4.5.8
<u>Insurance Distribution Rules</u>		
Chapter 11	Provisions applicable to specific Insurance and Re-Insurance Intermediaries	Paragraphs 11.3.2 and 11.4.6