

**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.

<b><u>Conduct of Business Rulebook</u></b>		
<b>Chapter 1 – Disclosures</b>		
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.1.2.7 to R.1.2.10 R.1.2.13 to R.1.2.41 R.1.2.42 to R.1.2.46 R.1.2.47 to R.1.2.52 R.1.2.65 to R.1.2.68
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.1.4.9 to R.1.4.10 R.1.4.13 to R.1.4.16 R.1.4.18 , R.1.4.19, R.1.4.20 R.1.4.22 to 1.4.27
Section 5	Disclosures on Conflicts of Interest (for European Insurance Intermediaries distributing Insurance Based Investment Products in Malta).	R.1.5.10
<b><u>Conduct of Business Rulebook</u></b>		
<b>Chapter 4 – Sales Processes and Selling Practices</b>		
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.4.1.46
Section 3	Advice and Non-Advice	R.4.3.6
Section 4	Assessment of Suitability and Appropriateness	R.4.4.104 to 4.4.117
Section 5	Contractual Arrangements with Clients	R.4.5.7 – R.4.5.9
<b><u>Insurance Distribution Rules</u></b>		
Chapter 11	Provisions applicable to specific Insurance and Re-Insurance Intermediaries	Paragraphs 11.3.2 and 11.4.6