

## If you are not satisfied with Atlas Healthcare

*It is important that you follow this process, step by step, to ensure that your concerns are dealt with as swiftly as possible.*

**Please remember to quote your policy and/or claim number on all correspondence.**

### How we deal with your concerns

You can communicate with us about your concerns in writing by any reasonable means and this will always be free of charge. We assure you that feedback is always welcome as it enables us to identify ways to improve our service, and rest assured that we will always treat you fairly, equally and promptly. We will keep your records in accordance with the Data Protection Act and you have the right to request information about the progress of your concerns.

### What you should do

With the best will in the world, concerns about some aspects of our service may arise. In such circumstances Atlas Healthcare staff have training and authority to settle problems and will do everything they can to help. This should be your first point of contact.

In the unlikely event that your complaint is unresolved, please write to:

**The Atlas Group Complaints Manager**

47-50 Ta' Xbiex Seafront

Ta' Xbiex XBX 1021

Malta

or email: [insure@atlas.com.mt](mailto:insure@atlas.com.mt)

who will investigate the matter independently. The Customer Care Manager will:

- acknowledge your concern within 3 working days
- explain how Atlas will handle your complaint and who your contact person will be
- explain what, if anything, you need to do
- give you a reply to your concern within 10 working days
- aim at finalising the issue within 40 working days (8 weeks). If we are still unable to conclude within this time period we will write to you explaining why.

If your complaint arises over a **claims issue**, we may agree with you to refer your complaint to an independent arbitrator (such as The Malta Arbitration Centre) or to an arbitrator upon whom we jointly agree but who will not be a member of AXA PPP healthcare or Atlas Healthcare Insurance Agency or their associated companies, and whose decision will be binding on both parties. Arbitration will take place in Malta. Our decision on arbitration will be made by:

**The Director – International Markets**

AXA PPP healthcare Limited

### If you are still not satisfied

For individuals, you may also refer your complaint to **The Consumer Complaints Manager**, Malta Financial Services Authority, Notabile Road, Attard BKR14, freephone 8007 4924, tel 21441155, email [consumerinfo@mfsa.com.mt](mailto:consumerinfo@mfsa.com.mt), website: <http://mymoneybox.mfsa.com.mt>.