

If you are not satisfied with Atlas Insurance

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 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 Customer Care Manager

Atlas Insurance PCC Limited

48-50 Ta' Xbiex Seafront

Ta' Xbiex XBX 1021

or email on 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
- send you a copy of the Atlas Complaints Procedure if you do not already have a copy of it
- 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 elect to refer your complaint to an **independent arbitrator**, whose decision will be binding on both parties. Arbitration will take place in Malta.

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, website: <http://mymoneybox.mfsa.com.mt>.