

# Information for Existing and Prospective Policyholders



## Which Law is Applicable to your Contract?

Your insurance policies with Atlas Insurance PCC Limited are Maltese contracts and will be governed by Maltese Law.

## What Protection & Compensation is there for Policyholders?

A special fund has been established under the Protection and Compensation Fund Regulations of 2003. The fund is made up of contributions by locally licensed insurers and provides limited compensation to policyholders if one of these insurers becomes insolvent. Payments out of the funds are made in respect of protected risks only and to qualified persons as defined in these Regulations. If you wish, our Compliance Officer can provide you with a detailed explanation of the provisions of the Protection and Compensation Fund Regulations and how they affect you.

## What can you do if you are not satisfied with Atlas Insurance PCC Limited?

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](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
- 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 BKR 3000, freephone 8007 4924, tel: 21441155, email: [consumerinfo@mfsa.com.mt](mailto:consumerinfo@mfsa.com.mt), website: <http://mymoneybox.mfsa.com.mt>.

## Are there any charges applicable apart from the insurance premium in the amounts charged by Atlas Insurance PCC Limited?

Yes, the charges applicable are as follows:

<b>All Commercial Lines Policies</b>	€2.50
<b>Personal Lines Policies</b>	
Boat – Comprehensive Cover	€7.50
Boat – Third Party Only Cover	€2.50
Home	€2.50
Motor Private Comprehensive	€4.50
Motor Private Third Party Fire & Theft	€3.50
<b>All Changes to Policies</b> (admin charge)	€2.50

This does not apply if a change in a policy not made at renewal generates an additional or return premium of less than €5.00.

# Informazzjoni lill-Klijenti Tagħna u Dawk Prospettivi



## Liema liġi tapplika għall-kuntratt tiegħek?

Il-poloz tiegħek ma' Atlas Insurance PCC Limited huma kuntratti Maltin u jaqgħu taħt il-Liġi Maltija.

## X' protezzjoni u kumpens hemm għall-Assigurati?

Hemm fond speċjali li twaqqaf skond ir-regolamenti tal-Fond ta' Protezzjoni u Kumpens taħt l-Att dwar il-Kummerċ ta' l-Assigurazzjoni. Dan il-fond huwa magħmul minn kontribuzzjonijiet minn kumpaniji ta' l-assigurazzjoni Maltin u jipprova kumpens limitat lill-assigurati jekk waħda minn dawn il-kumpaniji tfalli. Hlas minn dan il-fond isir fuq riskji protetti u lil persuni ntitolati skond dawn ir-regolamenti.

Jekk tixtieq, il-Compliance Officer tagħna jista' jagħtik spjegazzjoni dettaljata tal-provizjonijiet tar-Regolamenti tal-Fond ta' Protezzjoni u Kumpens, u kif dawn jistgħu japplikaw għalik.

## X'għandek tagħmel jekk ikollok xi lment dwar Atlas Insurance PCC Limited?

*Huwa mportanti li ssegwi dan il-proċess, pass pass, sabiex tiżgura li l-ilment tiegħek jiġi ttrattat mill-aktar fis possibli.*

Jekk jogħġbok ftakar ikteb in-numru tal-polza u/jew tal-klejm tiegħek fuq il-korrispondenza kollha.

### Kif nitrattaw l-ilment tiegħek

Tista' tikkommunika l-ilment tiegħek lilna bil-miktub b'kwalunkwe mezz raġonevoli u bla ebda hlas. Niżguraw li l-kummenti tiegħek huma milqughha għaliex jgħinuna ntejbu s-servizz tagħna. Serraħ rasek li l-każ tiegħek dejjem ser jiġi ttrattat b'mod ġust, ugwali u fl-iqsar ħin possibli. Aħna dejjem ser inżommu l-informazzjoni tiegħek kif titlob il-Liġi tal-Protezzjoni tad-Data, u inti għandek dritt li titlob informazzjoni dwar il-progress tal-ilment tiegħek.

### X'għandek tagħmel

Għalkemm għandna l-akbar rieda tajba, xorta jistgħu jinqalgħu lmenti dwar aspetti tas-servizz tagħna. F'dawn iċ-ċirkostanzi, l-impjegati tal-Atlas huma mħarġa u għandhom l-awtorita' li jsolvu l-problemi u jaqgħu dak kollu li jistgħu biex jgħinuk. Huma għandhom ikunu l-ewwel punt ta' referenza.

F'każ rari li l-ilment tiegħek ma jiġix solvut, jekk jogħġbok ikteb lil:

"Customer Care Manager", Atlas Insurance PCC Ltd,  
48 – 50 Ix-Xatt Ta' Xbiex, Ta' Xbiex XBX 1021  
jew ibgħat email lil insure@atlas.com.mt

sabiex jiġi investigat b'mod indipendenti. Il-Customer Care Manager ser:

- jgħarfek li rċevejna l-ilment tiegħek fi żmien tlett ijiem
- jispjegalek kif Atlas ser tittratta l-ilment tiegħek u min ser tkun l-persuna responsabbli
- jispjegalek jekk ikun hemm il-bżonn li tagħmel xi haġa
- jibgħatlekk kopja tal-proċedura kif tagħmel ilment, f'każ li m'għandekx diġa'
- jibgħatlekk risposta fi żmien 10 ijiem
- jipprova jagħlaq il-każ tiegħek fi żmien 40 jum ta' xogħol (8 ġimgħat). Jekk dan ma jkunx possibli, jiktiblek u jispjegalek r-raġuni għad-dewmien.

Jekk l-ilment tiegħek huwa dwar klejm, nistgħu nagħzlu li naħtru arbitru indipendenti u d-deċiżjoni tiegħu/tagħha torbot liż-żewġ partijiet. L-arbitraġġ isir f'Malta.

### Jekk għadek m'intix sodisfatt

F'każ ta' individwu, tista' tirreferi l-ilment tiegħek għand il-Customer Complaints Manager, l-Awtorita' Maltija għas-Servizzi Finanzjarji, Triq Notabile, Attard BKR 3000, freephone 8007 4924, tel: 21 44 11 55, email: customerinfo@mfsa.com.mt, sit elettroniku: <http://mymoneybox.mfsa.com.mt>.

## Hemm xi hlasijiet li jistgħu japplikaw fuq il-polza tiegħek minbarra l-'premium'?

Iva, il-hlasijiet huma dawn:

<b>Poloz ta' assicurazzjoni kummerċjali kollha</b>	€2.50
<b>Poloz ta' assicurazzjoni personali</b>	
Dgħajjes – Comprehensive Cover	€7.50
Dgħajjes – Third Party Only Cover	€2.50
Djar	€2.50
Vetturi Privati 'Comprehensive'	€4.50
Vetturi Privati 'Third Party Fire & Theft'	€3.50
<b>Tibdiliet fil-Poloz</b>	€2.50

Jekk il-premium li għandu jithallas huwa inqas minn €5.00, dan il-hlas ma japplikax.