

Information for existing and prospective policyholders

Who is Atlas Healthcare Insurance Agency Limited?

Atlas Healthcare Insurance Agency Limited (C32603) (AHIAL) is authorised under the Insurance Distribution Act, to act as Enrolled Insurance Agents for Atlas Insurance PCC Limited (C5601) (AIPL). AIPL is a cell company authorised under the Insurance Business Act 1998 to carry on general insurance business. The non-cellular assets of the company may be used to meet losses incurred by the cells in excess of their assets. Both entities are regulated by the MFSA. The policies are reinsured by AXA PPP healthcare Limited. AHIAL is wholly owned by AIPL. The registered office of AHIAL is 48-50, Ta' Xbiex Seafront, Ta' Xbiex, XBX 1021, Malta. Tel: +356 2132 2600 E: health@atlas.com.mt W: www.atlas.com.mt.

Which law is applicable to your contract?

Your insurance policies with AIPL through AHIAL will be governed by Maltese Law.

What Protection & Compensation is there for Policyholders?

A 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 AHIAL and/or AIPL?

With the best will in the world, concerns about some aspects of our service may arise. Please help us to resolve your concerns as quickly as possible by following this process.

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

Atlas staff have the training and authority to settle problems and will do everything they can to help. They should be your first point of contact.

In the unlikely event that your complaint is unresolved, please write to **The Customer Care Manager** (at Atlas Insurance PCC Limited, 48-50 Ta' Xbiex Seafront, Ta' Xbiex XBX 1021 or email on complaints@atlas.com.mt) who will investigate the matter independently. The Customer Care Manager will:

- i. acknowledge your concern within 3 working days
- ii. explain how Atlas will handle your complaint and who your contact person will be
- iii. explain what, if anything, you need to do
- iv. send you a copy of the Atlas Complaints Procedure if you do not already have a copy of it
- v. give you a final reply to your concern within 15 working days from the date of receipt of your complaint. In the unlikely event that we are unable to conclude within this time period, we will write to you explaining why.

If you are still not satisfied

If you are still not satisfied with our final reply or we have failed to give you a reply within 15 working days without giving you an explanation, you (individuals and micro enterprises) may refer your issues to the Financial Services Arbitrator (Office of the Arbitrator for Financial Services, N/S in Regional Road, Msida MSD1920, Malta, telephone 8007 2366 or 21249245 or complaint.info@financialarbitrator.org.mt).

Issues related to online purchases

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way, it will be forwarded to an Alternative Dispute Resolution (ADR) entity which will handle the case entirely online and will reach an outcome in 90 days. Please visit <https://ec.europa.eu/consumers/odr/> to access the Online Dispute Resolution Service. Please quote our email address complaints@atlas.com.mt

Please remember to quote your policy number on all correspondence.

Are there any charges applicable apart from the insurance premium in the amounts charged by AIPL or AHIAL?

Yes, apart from the charges mentioned in the membership handbook (7.4 Cancellation condition), the following charges are also applicable:

- a. a €5 charge on individual policies at inception and at each renewal;
- b. a €4 charge on settlement of each health insurance claim paid by cheque. Claims settled by direct credit to our member's bank account do not incur any administrative charges.

Remuneration of intermediaries and employees

As an insurance agent, AHIAL is remunerated by insurers based on a percentage of the premium that may differ depending on the product cover or structure with additional bonuses linked to the level of sales or profitability. Similar commission payments are given by AHIAL to insurance intermediaries (if applicable) or to Atlas employees for customers they personally introduce. Intermediaries and Atlas sales employees may additionally be given variable bonuses linked to level of sales.

Informazzjoni lill-klijenti tagħna u dawk prospettivi

Informazzjoni dwar Atlas Healthcare Insurance Agency Limited.

Atlas Healthcare Insurance Agency Limited (C32603) (AHIAL) hija awtorizzata taħt l-Att dwar id-Distribuzzjoni tal-Assigurazzjoni u rreġistrata sabiex tagħxi bhala aġent tal-assigurazzjoni għal Atlas Insurance PCC Limited (AIPL). AIPL hija kumpanija ċellulari awtorizzata taħt l-Att dwar il-Kummerċ tal-Assigurazzjoni 1998 sabiex tmexxi kummerċ tal-assigurazzjoni ġenerali. L-assi mhux ċellulari tal-kumpanija jistgħu jintużaw sabiex jagħmlu tajjeb għat-telf li jeċċedi l-assi ta' ċelloli. Iż-żewġ entitajiet huma regolati mill-MFSA. Il-poloż tal-assigurazzjoni huma riassigurati minn AXA PPP healthcare Limited. AHIAL hija proprjeta' ta' AIL. L-uffiċċju reġistrat ta' AHIAL huwa 48-50, Ix-Xatt ta' Xbiex, Ta' Xbiex, XBX 1021, Malta. Tel: +356 2132 2600 E: health@atlas.com.mt W: www.atlas.com.mt

Liema liġi tapplika għall-kuntratt tiegħek?

Il-poloż tiegħek ma' AIPL minn AHIAL huma rregolati mill-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 tal-Assigurazzjoni. Dan il-fond huwa magħmul minn kontribuzzjonijiet minn kumpaniji ta' l-assigurazzjoni Maltin u jipprovdi 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 tista' tagħtik spjegazzjoni dettaljata tal-proviżjonijiet tar-Regolamenti tal-Fond ta' Protezzjoni u Kumpens, u kif dawn jistgħu japplikaw għalik.

X'għandek tagħmel jekk ikollok xi lment dwar AHIAL u/jew AIPL?

Minkejja r-rieda tajba li għandna, xorta jistgħu jinqalgħu dubbji, ansjetajiet jew ħsbijiet dwar is-servizzi tagħna. Biex tgħinna ngħaġġlu nwieġbu dawn il-mistoqsijiet, tkun ta' għajna għalina jekk issegwi dan il-proċess.

Jekk jogħġbok tinsix tikkwota n-numru tal-policy u/jew tal-claim fil-korrispondenzi kollha tiegħek.

Kif nitrattaw l-ilment tiegħek

Tista' tikkomunika magħna bla ħlas fuq dak li qed jinkwetak billi tiktibna. Nassiguraw li aħna lesti dejjem nilqgħu kull tip ta' feedback, li lilna jagħtina ċ-ċans nidentifikaw modi kif nistgħu ntejbu s-servizzi tagħna. Serrah moħħok ukoll għaliex aħna nitrattaw b'mod ġust, ugwali u bla telf ta' żmien. Aħna nżommu r-rekords tiegħek skont ma titlob il-liġi tad-Data Protection, u int ikollok id-dritt li tistaqsina fuq il-progress tad-dubji tiegħek.

X'għandek tagħmel

L-impjegati tal-Atlas huma mħarġa u għandhom l-awtorita' li jsolvu l-problemi li jkollok, u lesti jagħmlu dak kollu li jistgħu biex jgħinuk. Għalhekk huma għandhom ikunu l-ewwel punt ta' referenza f'każ li jkollok bżonn xi haġa.

F'każ li l-ilment tiegħek jibqa' ma jissolvix, jekk jogħġbok ikteb lil "The Customer Care Manager", Atlas Insurance PCC Ltd, 48 – 50

Ix-Xatt Ta' Xbiex, Ta' Xbiex XBX 1021, jew ibgħat ittra elettronika fuq complaints@atlas.com.mt. Huma jaraw li l-ilment tiegħek jiġi investigat b'mod indipendenti. Il-Meniger tal-Customer Care:

- jirrikonoxxi l-ilment tiegħek sa tlitt ijiem xogħol minn meta tkun bgħattu;
- jispjegalek kif Atlas se jitratta l-ilment tiegħek u jgħidlek min se jkun il-persuna li magħha għandek tikkomunika;
- jispjegalek x'għandek tagħmel f'każ li jkollok bżonn tagħmel xi haġa;
- jibgħatlekk kopja tal-Atlas Complaints Procedure f'każ li ma jkollokx kopja tagħha;
- jagħtik risposta finali għall-ilment tiegħek sa massimu ta' hmistax-il ġurnata minn meta jircievi l-ilment tiegħek. Jekk sa dak iż-żmien ma jkollniex risposta sodisfaċenti nagħtuk raġuni għaliex.

F'każ li xorta ma tkunx sodisfatt

F'każ li xorta ma tkunx sodisfatt bir-risposta finali tagħna jew inqasnik milli ntuk risposta għall-ilment tiegħek sa massimu ta' hmistax-il ġurnata minn meta tkun bgħattu (individwi u mikro-entrapriżi) jistgħu jwasslu l-ilmenti tagħhom lill-Arbitru tas-Servizzi Finanzjarji (L-Uffiċċju tal-Arbitru tas-Servizzi Finanzjarji, Triq Ġdida fi Triq Reġjonali, L-Imsida MSD 1920, Malta; numru tat-telefon: 8007 2366 jew 21249245 jew fuq l-indirizz elettroniku complaint.info@financialarbiter.org.mt).

Ilmenti marbuta max-xiri onlajn

Il-Kummissjoni Ewropea għandha servizz onlajn għal dawk il-konsumaturi li jkun jridu jilmentaw fuq prodott jew servizz li nxtara onlajn. Jekk tagħzel li tissottometti l-ilment tiegħek b'dan il-mod, l-ilment ikun mgħoddi lil entita' ADR (Alternative Dispute Resolution), li tittrattalek il-każ kompletament onlajn u tasal għal riżultat fi żmien disghin (90) ġurnata. Jekk jogħġbok żur <https://ec.europa.eu/consumers/adr/biex-taccessa-dan-is-servizz>. Ikkwota l-indirizz elettroniku tagħna complaints@atlas.com.mt f' kull korrispondenza.

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

Iva, apparti mill-ħlasijiet imsemmija fil-polza (7.4 rigward il-kancellazzjoni tal-kuntratt), hemm dawn il-ħlasijiet oħra:

- €5 fuq kull polza ġdida għal individwi u ma' kull tiġdid ta' polza għal individwi;
- €4 ma' kull pagament ta' klejm li jsir b' ċekk. Pagamenti ta' klejms li jmorru dirett fil-kont bankarju tal-membri tagħna ma jtnaqsulhom ebda ħlasijiet amministrattivi.

Remunerazzjoni lil intermedjarji fl-assigurazzjoni u impjegati

Bhala aġent tal-assigurazzjoni, AHIAL huwa remunerat minn assiguratari a bażi ta' persentaġġ tal-premium li jista' jinbidel u jiddependi fuq il-kopertura jew struttura tal-assigurazzjoni flimkien ma bonuses oħrajn marbutin mal-livell ta' bejgħ jew profittabilità. Hlasijiet ta' kommissjoni simili jiġu mgħotija minn AHIAL lil intermedjarji fl-assigurazzjoni (fejn ikun applikabbli) jew lill-impjegati ta' Atlas għal klijenti li jkun nroduċew huma stess. Intermedjarji fl-assigurazzjoni u impjegati ta' Atlas involuti fil-bejgħ ta' poloż tal-assigurazzjoni jistgħu wkoll jingħataw bonuses varjabbli marbuta mal-livell ta' bejgħ jew profittabilità.