

## About Us

The purpose of this document is to determine the professional relationship and the services that Atlas Healthcare Insurance Agency Limited will provide to you as a client.

In this document "AHIAL", "the Company", "we", "us" and "our" means Atlas Healthcare Insurance Agency Limited of Abate Rigord, Street, Ta' Xbiex XBX 1021, Malta ("Head Office").

"IVALIFE" means IVALIFE Insurance Limited of Central Business District, Centris Business Gateway II Level 1D, Triq is-Salib tal-Imriehel, Birkirkara, CBD 3020.

Please read this document carefully. If there is anything in this document which you do not understand or which you disagree with, please contact us immediately.

## Who we are

Atlas Healthcare Insurance Agency Limited (C32603) (AHIAL) is authorised under the Insurance Distribution Act, to act as Enrolled Insurance Agents for IVALIFE Limited (C94404) (IVALIFE) to carry on long term insurance business and is regulated by the Malta Financial Services Authority ("MFSA"). IVALIFE is a company registered in Malta under company registration number C94404 and licensed and regulated by the Malta Financial Services Authority ("MFSA") to carry on long term business under the Insurance Business Act (Chapter 403 of the Laws of Malta).

The MFSA is the single regulator for financial services in Malta. It regulates and supervises credit institutions, financial and electronic money institutions, securities and investment services companies, regulated markets, insurance entities, pension schemes and trustees. The MFSA is also responsible for consumer education and consumer protection in the financial services sector.

The MFSA is situated at Triq l-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta.

## Our Services

We distribute a range of protection products both on an individual and group basis. All products are underwritten by IVALIFE.

We will provide you with the necessary recommendation on what insurance plan best suits your needs and requirements. We will also provide you with all the necessary information about the products which will assist you in making your decision.

## Our Remuneration and conflicts of interest

The Company has established remuneration and conflicts of interest policies. We also have rules on inducements.

As an insurance agent, AHIAL is remunerated based on a percentage of the premium that may differ depending on the product cover or structure. Similar commission payments may be given by AHIAL to insurance intermediaries (if applicable), introducers or to AHIAL employees for customers they personally introduce. The policy fees are shown separately in the Key Features Document.

It is imperative for us to act honestly, fairly and professionally in accordance with your best interests and therefore seek to avoid any conflicts of interest in so far as this is possible.

AHIAL is wholly owned by Atlas Insurance PCC Limited (AIPL). AIPL owns a shareholding of more than 10% in IVALIFE Limited.

## Confidentiality

In respect of the life insurance business, IVALIFE are the data controllers as defined by relevant data protection laws and regulations. We control and are responsible to keep and use personal data in paper or electronic files.

The privacy and security of your personal information is important to us. We want to assure you that your information will be properly managed and protected whilst in our hands. For this reason we have drafted a Privacy Policy which can be accessed on our website.

We will not use Personal Information for any other purpose incompatible with the purpose described in the Privacy Policy, unless it is required or authorised by law, authorised by you, or is in your own vital interest (e.g. in the case of a medical emergency).

You have the right to request access to the personal information we hold about you. In certain instances, you may withdraw your consent to our processing of your personal information or request we restrict the processing of your information or erase your information.

## Your Responsibilities

### Duty of Disclosure

It is your duty to present us with all material information. The omission of material facts, whether intentional or accidental, may lead to a claim being repudiated and the insurance coverage being invalid. A circumstance is material if it would influence our judgement in calculating the premium or assessing whether the risk would be accepted.

You are required to complete and sign a proposal form. You are reminded to ensure that the information you provide is complete and accurate. If you are in doubt whether anything may be material to the proposed policy you should disclose it, even if there does not appear to be a question on the proposal form that covers the particular point.

### Payment of premium

The contract of insurance will not be in force until the risk has been accepted by us and the first premium has been paid in full. It is your duty to settle all outstanding amounts during the lifetime of the policy. Failure to do so may lead to the cancellation of the policy.

### Your insurance contract

You are responsible for reviewing your contract documents to ensure that it accurately reflects the cover, conditions, limits and other terms that you require. Particular attention should be paid to any contract conditions and the claims notification provisions as failure to comply may invalidate your coverage. If there are any discrepancies you should contact us immediately.

## Complaints

AHIAL is committed to providing you with a high level of service at all times, however if you are unhappy about the way you have been served or the way you have been treated, you have the right to complain. It is therefore very important that you inform us when the level of service does not meet your expectations.

### 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

AHIAL employees have the training and authority to help you with your complaint. These should be your first point of contact.

In the event that your complaint is unresolved, please write to The Customer Care Manager (at Atlas Healthcare Insurance Agency 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:

- i. acknowledge your concern within 3 working days
- ii. explain how AHIAL 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 AHIAL 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 Arbiter (Office of the Arbiter for Financial Services, N/S in Regional Road, Msida MSD1920, Malta, telephone 8007 2366 or 21249245 or [complaint.info@financiararbiter.org.mt](mailto:complaint.info@financiararbiter.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 [insure@atlas.com.mt](mailto:insure@atlas.com.mt) Please remember to quote your policy number on all correspondence.

## Protection and Compensation Fund

IVALIFE is a member of the Protection and Compensation fund. You may be entitled to compensation from the Protection and Compensation Fund (the "Fund") if we cannot meet our obligations. The Fund is regulated by the Protection and Compensation Fund Regulations (S.L.403.13) issued under the Insurance Business Act (Cap 403).

The purpose of the Fund is to pay any claims against an insurer which have remained unpaid because the insurer becomes insolvent. These claims must be in respect of protected commitments where Malta is the country of commitment.

## Contact Us

You may personally visit our Head Office at Abate Rigord Street from Monday to Friday, 8:15 to 17:15. Alternatively you may visit our website on [atlas.com.mt/life](http://atlas.com.mt/life) or send us an email on [life@atlas.com.mt](mailto:life@atlas.com.mt) or call us on 21322600.

You may communicate with us either in Maltese or in English. All documentation and other information provided by AHIAL is in English.