

## **If you are not satisfied with Atlas Insurance**

for Personal Policies

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

With the best will in the world, concerns about some aspects of our service can occasionally arise. In such circumstances our staff have wide 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 Personal Lines Manager or The Sales Manager**

Atlas Insurance Limited  
48-50 Ta' Xbiex Seafront  
Ta' Xbiex XBX 1021

Who will investigate the matter independently. The Personal Lines Managers will:

- acknowledge your letter within 10 working days,
- explain how Atlas will handle your complaint,
- explain what, if anything, you need to do, and
- send you a copy of the Atlas Complaints Procedure if you do not already have a copy of it.

You can rest assured that Atlas will handle your complaint fairly and promptly. A final response will be given to your written complaints within 40 working days from the date of receipt of your letter.

Having received a reply from the above manager, if you are still not happy with the way in which a complaint has been handled, you may then write to:

### **The Customer Care Director**

Atlas Insurance Limited  
48-50 Ta' Xbiex Seafront  
Ta' Xbiex XBX 1021

If you find the outcome of his investigations unacceptable, you may write to:

### **The Managing Director**

Atlas Insurance Limited  
48-50 Ta' Xbiex Sea Front  
Ta' Xbiex, XBX 1021

The same time standards as outlined above will apply if you write to the Customer Care Director and the Managing Director i.e. you will receive an acknowledgement in 10 working days and a final response within 40 working days.

If your complaint arises over a **claims issue**, we may elect 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 Atlas Insurance or its associated companies) and whose decision will be binding on both parties. Arbitration will take place in Malta.

If a dispute arises over **an issue other than a claim**, you can seek assistance from the **Malta Insurance Association**, 43/a St Paul's Building, West Street, Valletta VLT12, telephone 2123 2640, 2124 0609.

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). You can download a complaint form (available in Maltese and English) from [www.mfsa.com.mt/consumer](http://www.mfsa.com.mt/consumer).

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