



Information for Existing and Prospective Policyholders

Which Law is Applicable to your Contract?

Your insurance policies with AXA PPP healthcare Limited through Atlas Healthcare Insurance Agency 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 Healthcare Insurance Agency Limited and/or AXA PPP healthcare Limited?

The most important thing for us is to help resolve your concerns as quickly and easily as possible. Please follow this process to ensure that your concerns are dealt with as swiftly as possible.

With the best will in the world, concerns about some aspect of our service can occasionally arise. In such circumstances our claims staff have wide authority to settle problems and will do everything they can to help. This must be your first point of contact. In the unlikely event that your complaint is unresolved, please write to:

The Atlas Group Customer Care Manager

47-50 Ta' Xbiex Seafront
Ta' Xbiex XBX 1021
Malta
email: insure@atlas.com.mt

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 final reply to your concern within 15 working days from the date of receipt of your complaint. In the unlikely event we are unable to conclude within this time period, we will write to you explaining why.

If your complaint arises over a claims issue, we may agree with you 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 AXA PPP healthcare Limited or Atlas Healthcare Insurance Agency Limited or their associated companies, and whose decision will be binding on both parties. Arbitration will take place in Malta.

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, 1st Floor, St. Calcedonius Square, Floriana FRN 1530, Malta, telephone: 8007 2366 or 21 249 245 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: insure@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 AXA PPP healthcare Limited or Atlas Healthcare Insurance Agency limited?

No, there are no additional charges, except as per 7.4, the cancellation condition in the policy.

Remuneration of intermediaries and employees

As an insurance agent, Atlas Healthcare 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 levels of sales or profitability. Similar commission payments are given by Atlas Healthcare 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 levels of sales.



Informazzjoni lill-Klijenti Tagħna u dawk Prospettivi

Liema liġi tapplika għall-kuntratt tiegħek?

Il-poloz tiegħek ma' AXA PPP healthcare Limited permezz ta' Atlas Healthcare Insurance Agency Limited huma kuntratti Maltin u jaqgħu taħt il-Ligi Maltija.

X' protezzjoni u kumpens hemm għall-Assigurati?

Hemm fond speċjali li twaqqaf skond ir-regolamenti tal-Fond ta' Protezzjoni u Kumpens taht l-Att dwar il-Kummerċ ta' l-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 Atlas Healthcare Insurance Agency Limited u/jew AXA PPP healthcare?

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 milqugħha għaliex jgħinuna ntejbu s-servizz tagħna. Serrah 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-Ligi dwar il-Protezzjoni u l-Privatezza 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 tagħna huma mħarġa u għandhom l-awtorita' li jsovlu 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:

Atlas Group Customer Care Manager

47-50 Ta' Xbiex Seafront

Ta' Xbiex XBX 1021

Malta

email: insure@atlas.com.mt

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

- jirrikonoxxi l-ilment tiegħek sa tlitt ijiem xogħol minn meta tkun bgħattu;

- jispjegalek kif Atlas se jittratta l-ilment tiegħek u jgħidlek min se jkun il-persuna li magħha għandek tikkommunika;
- jispjegalek x'għandek tagħmel f'każ li jkollok bżonn tagħmel xi haġa;
- jibgħatlek kopja tal-Atlas Complaints Procedure f'każ li ma jkollokx kopja tagħha;
- jagħtik risposta finali għall-ilment tiegħek sa massimu ta' ħmistax-il ġurnata minn meta jircievi l-ilment tiegħek. Jekk sa dak iż-żmien ma jkollniex risposta sodisfaċenti nagħtuk raġuni għaliex.

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.

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' ħmistax-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, L-Ewwel Sular, Pjazza San Kalċidonju, il-Furjana, FRN 1530, Malta; numru tat-telefont: 8007 2366 jew 21249245 jew fuq l-indirizz elettroniku complaint.info@financialarbitrator.org.mt).

Ilmenti marbuta max-xiri onlajn

Il-Kummissjoni Ewropea għandha servizz onlajn għal dawk il-konsumaturi li jkunu 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 kompletament il-każ onlajn u jasal għal riżultat fi żmien disgħin (90) ġurnata. Jekk jogħġbok żur <https://ec.europa.eu/consumers/adr/> biex taċċessa dan is-servizz. Ikkwota l-indirizz elettroniku tagħna insure@atlas.com.mt f'kull korrispondenza.

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

Le, m'hemmx hlasijiet li japplikaw apparti l-'premium' ħlief dawk msemmija f'kundizzjoni 7.4 li tirrigwardja l-kancellazzjoni tal-kuntratt.

Remunerazzjoni lil intermedjarji fl-assigurazzjoni u impjegati

Bħala aġent tal-assigurazzjoni, Atlas Healthcare huwa remunerat minn assicuraturi a bazi 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 Atlas Healthcare lil intermedjarji fl-assigurazzjoni (fejn ikun applikabbli) jew lill-impjegati ta' Atlas għal klijenti li jkunu ntroduċew huma stess. Intermedjarji fl-assigurazzjoni u impjegati ta' Atlas involuti fil-bejgħ ta' poloz tal-assigurazzjoni jistgħu wkoll jingħataw bonuses varjabbli marbuta mal-livell ta' bejgħ.