

If you are not satisfied with Atlas Healthcare

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 Atlas Group Customer Care Manager

47-50 Ta' Xbiex Seafront

Ta' Xbiex XBX 1021, Malta or email: 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 15 days. If we are still unable to conclude within this time period we will write to you explaining why.

If you are still not satisfied

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 or Atlas Healthcare Insurance Agency or their associated companies, and whose decision will be binding on both parties. Arbitration will take place in Malta. Our decision on arbitration will be made by: The Director – International Markets, AXA PPP healthcare Limited.

Individuals and micro enterprises may refer their issues to the Financial Services Arbiter (Office of the Arbiter for Financial Services, 1st Floor, St Calcedonius Square, Floriana FRN 1530, Malta, telephone 8007 2366 or 21249245 or complaint.info@financialarbiter.org.mt).

The Office of the Arbiter will expect you to have a final reply from us in writing before they accept your case, so please do have this from us before you approach them.

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. Click [here](#) to access the Online Dispute Resolution Service. Please quote our email address insure@atlas.com.mt.