

## 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 47-50 Ta' Xbiex Seafront, Ta' Xbiex, XBX 1021, Malta. Tel: +356 21322 600 Fax: +35623265601 [health@atlas.com.mt](mailto:health@atlas.com.mt) [www.atlas.com.mt](http://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?

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.

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](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 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 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 AIPL or AHIAL 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 may refer your issues to the Financial Services Arbiter <https://financialarbiter.org.mt/en/forconsumers/Pages/Submit-a-Complaint.aspx>. Or by post: [The Financial Services Arbiter](#)

#### Office of the Arbiter for Financial Services

1st Floor, St. Calcedonius Square  
Floriana FRN 1530, Malta

Or through email: [complaint.info@financialarbiter.org.mt](mailto:complaint.info@financialarbiter.org.mt)

The Office of the Financial 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. 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).

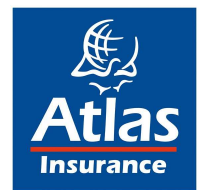
Please remember to quote your policy number on all correspondence.

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

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, 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 levels 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 levels 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 taġixxi bħala agent tal-assigurazzjoni għal Atlas Insurance PCC Limited (AIPL). AIPL hija kumpannija ċellulari awtorizzata taħt l-Att dwar il-Kummerċ tal-Assigurazzjoni 1998 sabiex tmexxi kummerċ ta' l-assigurazzjoni generali. L-assi mhux ċellulari tal-kumpannija jistgħu jintuzaw 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 47-50 Ta' Xbiex Seafront, Ta' Xbiex, XBX 1021, Malta. Tel: +356 21322 600 Fax: +35623265601 health@atlas.com.mt www.atlas.com.mt

### Liema liġi tapplika għall-kuntratt tiegħek?

Il-poloż tiegħek ma' AIPL minn AHIAL huma rregolati mill-Ligi 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 ta' l-Assigurazzjoni. Dan il-fond huwa magħmul minn kontribuzzjonijiet minn kumpanniji ta' l-assigurazzjoni Maltin u jipprovdi kumpens limitat lill-assigurati jekk waħda minn dawn il-kumpanniji 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?

Huwa importanti li ssegwi dan il-proċess sabiex tiżgura li l-ilment tiegħek jiġi ttrattat mill-aktar fis possibli.

Jekk jogħġbok 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 u bla ebda ħlas. Hija prijorita tagħna li nitrattaw l-ilment tiegħek bl-aktar mod ġust, ugwali u fl-iqsar ħin possibli. Ahna dejjem ser inżommu l-informazzjoni tiegħek kif titlob il-Liġi dwar il-Protezzjoni u l-Privatezza tad-Data, u inti għandek dritt li titlob informazzjoni dwar il-progress tal-ilment tiegħek.

### X'għandek tagħmel

L-impjegati tagħna huma mħarġa u għandhom l-awtorita' li jsolvu l-problemi u jagħmlu dak kollu li jistgħu biex jgħinuk. Huma għandhom ikunu l-ewwel punt ta' referenza tiegħek.

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](mailto:insure@atlas.com.mt).

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

- jiirrikonoxxi l-ilment tiegħek sa tlett ijiem xogħol minn meta tkun bgħattu;
- jispjegalek kif Atlas se tittratta 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 ħaġa;
- jibgħatlek kopja tal-Atlas Complaints Procedure f'każ li ma jkollokx kopja tagħha diġa;
- jagħtik risposta finali għall-ilment tiegħek sa massimu ta' ħmista-x-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 torbot liż-żewġ partijiet. L-arbitraġġ isir f'Malta.

### F'każ li xorta ma tkunx sodisfatt

F'każ li ma tkunx sodisfatt bir-risposta finali tagħna jew inqasna milli ntuk risposta għall-ilment tiegħek sa massimu ta' ħmista-x-il ġurnata minn meta tkun bgħattu, tista' twassal l-ilment tiegħek lill-Arbitru tas-Servizzi Finanzjarji (L-Uffiċċju tal-Arbitru tas-Servizzi Finanzjarji, L-Ewwel Sular, Pjazza San Kalcidonju, il-Furjana, FRN 1530, Malta: 8007 2366 jew 21249245 jew email: [complaint.info@financialarbiter.org.mt](mailto:complaint.info@financialarbiter.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 tagħżel 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 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](mailto:insure@atlas.com.mt) f'kull korrispondenza.

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

Le, m'hemmx ħlasijiet 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, 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.