

## If you are not satisfied with Atlas Healthcare

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

or email: [complaints@atlas.com.mt](mailto:complaints@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 Atlas Insurance or Atlas Healthcare Insurance Agency 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

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 make a formal complaint to the Financial Services Arbiter <https://financialarbiter.org.mt/en/for-consumers/pages/submit-a-complaint.aspx>.

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.

**Please remember to quote your policy number on all correspondence.**

### 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 [complaints@atlas.com.mt](mailto:complaints@atlas.com.mt).