

## Which Law is Applicable to your Contract?

Your insurance policies with Atlas Insurance PCC 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 Insurance PCC Limited?

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 Customer Care Manager** (at Atlas Insurance PCC Limited, 48-50 Ta' Xbiex Seafront, Ta' Xbiex, XBX 1021 or email on [complaints@atlas.com.mt](mailto:complaints@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 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 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 (individuals and micro enterprises) may refer your issues to the Financial Services Arbitrator (Office of the Arbitrator for Financial Services, N/S in Regional Road, Msida MSD1920 Malta, telephone 8007 2366 or 2124 9245 or [complaint.info@financialarbitrator.org.mt](mailto: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 [complaints@atlas.com.mt](mailto:complaints@atlas.com.mt).

### Remuneration of intermediaries and employees

Commission payments to insurance intermediaries (if applicable) are based on a percentage of the premium that may differ depending on the product cover. Commissions could be given to Atlas employees for customers personally introduced by them. Intermediaries and Atlas sales employees may additionally be given variable bonuses linked to levels of sales or profitability.

## Are there any charges applicable apart from the insurance premium in the amounts charged by Atlas Insurance PCC Limited?

Yes, the charges applicable are as follows:

|  |              |
|--|--------------|
| <b>All Commercial Insurance policies</b>       | <b>€2.50</b> |
| <b>Boat Insurance – comprehensive cover</b>    | <b>€7.50</b> |
| <b>All other Personal Insurance policies</b>   | <b>€5.00</b> |
| <b>All changes to policies (admin. charge)</b> | <b>€5.00</b> |

This does not apply if a change in a policy not made at renewal generates an additional or return premium of less than €15.00.

## Liema liġi tapplika għall-kuntratt tiegħek?

Il-poloz tiegħek ma' Atlas Insurance PCC Limited huma kuntratti Maltin u jaqgħu taħt il-Liġi 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 kumpaniji ta' l-assigurazzjoni Maltin u jipprovdni 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-provizjonijiet tar-Regolamenti tal-Fond ta' Protezzjoni u Kumpens, u kif dawn jistgħu japplikaw għalik.

## X'għandek tagħmel jekk ikollok xi lment dwar Atlas Insurance PCC Limited?

Minkejja r-rieda tajba li għandna, xorta jistgħu jinqalgħu dubbji, ansjetajiet jew ħsibijiet dwar is-servizzi tagħna. Biex tghinna ngħaġġu nwieġbu dawn il-mistoqsijiet, tkun ta' għajjnuna għalina jekk issegwi dan il-proċess.

**Jekk jogħġbok tinsix tikkwota n-numru tal-policy u/jew tal-claim fil-korrispondenzi kollha tiegħek.**

## Kif nitrattaw l-ilment tiegħek

Tista' tikkomunika magħna bla ħlas fuq dak li qed jinkwetak billi tiktbilna. Nassiguraw li aħna lesti dejjem nilqgħu kull tip ta' feedback, li lilna jagħtina ċ-ċans nidentifikaw modi kif nistgħu ntejbu s-servizzi tagħna. Serrah moħħok ukoll għaliex aħna nitrattaw b'mod ġust, ugwali u bla telf ta' żmien. Aħna nżommu r-rekords tiegħek skont ma titlob il-liġi tad-Data Protection, u int ikollok id-dritt li tistaqsina fuq il-progress tad-dubji tiegħek.

## X'għandek tagħmel

L-impjegati tal-Atlas huma mħarġa u għandhom l-awtorita' li jsolvu l-problemi li jkollok, u lesti jagħmlu dak kollu li jistgħu biex jgħinuk. Għalhekk huma għandhom ikunu l-ewwel punt ta' referenza f'każ li jkollok bżonn xi haġa.

F'każ li l-ilment tiegħek jibqa' ma jissolvix, jekk jogħġbok ikteb lil "The Customer Care Manager", Atlas Insurance PCC Ltd, 48 – 50 Ix-Xatt Ta' Xbiex, Ta' Xbiex XBX 1021, jew ibgħat ittra elettronika fuq insure@atlas.com.mt. Huma jaraw li l-ilment tiegħek jiġi investigat b'mod indipendenti. Il-Meniġer tal-Customer Care:

- jirrikonoxxi l-ilment tiegħek sa tlitt ijiem xogħol minn meta tkun bghattu;
- jispjegalek kif Atlas se jitratta 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 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.

## 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 bghattu (individwi u mikro-entrapriżi) jistgħu jwasslu l-ilmenti tagħhom lill-Arbitru tas-Servizzi Finanzjarji (L-Uffiċċju tal-Arbitru għas-Servizzi Finanzjarji, Triq Għida fi Triq Reġjonali, L-Imsida MSD 1920, Malta; numru tat-telefon: 8007 2366 jew 21249245 jew fuq l-indirizz elettroniku [complaint.info@financialarbitrator.org.mt](mailto: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 disghin (90) ġurnata. Jekk jogħġbok żur <https://ec.europa.eu/consumers/adr/> biex taċċessa dan is-servizz. Jekk jogħġbok ukoll, ikkwota l-indirizz elettroniku tagħna [insure@atlas.com.mt](mailto:insure@atlas.com.mt).

## Remunerazzjoni lil intermedjarji fl-assigurazzjoni u impjegati

Hlas ta' kommissjoni lil intermedjarji fl-assigurazzjoni (fejn ikun applikabbli) jkun ibbażat fuq persentaġġ tal-premium li jista' jinbidel u jiddependi fuq il-kopertura tal-assigurazzjoni. Hlas ta' kommissjoni tista' tingħata lil-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 jew profittabilità.

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

Iva, il-ħlasijiet huma dawn:

|  |       |
|--|-------|
| Poloz kollha ta' assigurazzjoni kummerċjali  | €2.50 |
| Poloz fuq dgħajjes ta' t-tip 'comprehensive' | €7.50 |
| Poloz oħra ta' assigurazzjoni personali      | €5.00 |
| Tibdil fil-poloz                             | €5.00 |

Jekk il-premium dovut jew dak li għandu jithallas huwa inqas minn €15.00, dan il-ħlas ma japplikax.