GO Insure
Home Policy

Atlas Insurance

atlas.com.mt

Your Policy - The Contract of Insurance

Welcome to **Your** GO Insure - Home Contents Policy. This policy is a contract between **You** and Atlas Insurance PCC Limited, the basis of which is the **Proposal** and the premium payable as shown on **Your Schedule**.

Your policy consists of:

- The policy wording in this booklet;
- The **Schedule**;
- Any **Endorsement** added throughout the currency of the policy.

We will, in the event of loss or damage happening to the **Contents** during the **Period of Insurance**, provide insurance as described in the following pages.

Please read this policy to make sure **You** know what cover is provided. Any change in the details on the **Proposal** must be notified to **Us** immediately. Failure to do so may invalidate **Your policy**. A copy of the **Proposal** will be provided to **You**.

Definitions

If **We** explain what a word means, that word has the same meaning wherever it is used in the policy or **Schedule**. These words are highlighted by the use of bold print and are written starting with a capital letter. Other words may be explained elsewhere in the policy or **Schedule**.

Business Equipment
means computer equipment, facsimile machines, photocopiers, typewriters, word processors and fixed telecommunication equipment, stock and any sort of production-type equipment, business books, stationery and other office supplies owned by **You** or for which **You** are legally responsible and which are used primarily for business, trade, professional or employment purposes.

Business Use
means use of the **Private Residence** or any part of it in connection with any business, trade, profession or employment (other than the carrying out of office-type work).

Contents
means the following items:

- Household goods including furniture (other than fitted furniture and fitted appliances), carpets (other than fitted) and furnishings;
- **Personal Effects;**
- **Valuables;**

provided that

- they belong to **You** or **You** are legally responsible for them, and
- they are mainly used for private domestic purposes (excluding **Business Use**)

The following items are not included:

a. Vehicles and Craft but **Domestic Vehicles** are included;
b. Building owners' immovable fixtures, fittings and interior decorations;
c. Property more specifically insured by any other insurance;
d. Living things (but houseplants are covered);
e. Business Equipment;
f. Aerials including satellite dish aerials and their fittings and masts;
g. Fixed swimming pool equipment and machinery;
h. Documents and **Money;**
i. Fitted furniture (inclusive of fitted appliances);
j. Fitted carpets and parquet;
k. property belonging to **Domestic Staff**

Domestic Staff
Means a person employed to carry out domestic duties associated with the **Private Residence.**

Endorsement
means any change to the terms of the policy.

GO
means GO p.l.c. (Company Reg. No. C22334 with registered office at Fra Diegu Street, Marsa MRS1501) is authorised under the Insurance Distribution Act to act as a Tied Insurance Intermediary for Atlas Insurance PCC Limited and is regulated by the Malta Financial Services Authority. A Terms of Business Agreement has been agreed to and signed by GO p.l.c. and **Atlas** under which GO p.l.c. is authorised to collect premiums from **You.**

Incident Excess
means a standard €50 monetary deductible from each and every loss, increased to €250 for loss or damage as a result of Cause 3 – Earthquake and subterranean fire.
The Incident Excess applies in respect of loss or damage caused by any Cause and any Additional Benefit or as may be stated by **Endorsement.**

In the Course of Construction and/or Alteration
means that the **Private Residence** is
- still being built or completed or
- undergoing structural or major decorative works

and they consequently does not possess the normal characteristics of a residence in so far as exposure to the risks of storm, flood and theft.

Jewellery
means articles of gold, silver or other precious metals and/or precious stones intended for ornamentation of the person or to be worn;

Malta
means the Republic of Malta.

Money
Coins and bank notes in current use, cheques, postal orders and money orders, premium bonds, bearer bonds, savings stamps and certificates, postage stamps, travel tickets, petrol coupons, vouchers, phone cards, event and entertainment tickets, lottery and raffle tickets, electronic money cards, bills of exchange and travellers' cheques.

Period of Insurance
means the dates shown on the **Schedule** or as amended by any **Endorsement.**

Personal Effects
means
- Clothes and other articles of personal use worn or carried by **You;**
- Clothes and other articles of personal use used as tools for the performance of amateur sports including pedal cycles;
- Portable audio and audio-visual equipment, photographic equipment, telescopes, binoculars, portable computer equipment, mobile phones, and any related accessories of such items;

Private Residence
means the self-contained property shown in the **Schedule** including its domestic garages and **Outbuildings** if they form part of the property at the same address. A garage which communicates with the main building is deemed to be at the same address even if it has a different postal address.

The private residence, must be
- built of brick, stone or concrete and roofed with stone, slate, tile, asphalt, metal or concrete and
- used solely by **You** for private residential purposes excluding any form of **Business Use.**

Proposal
means

- the Statement of Fact which lists the answers to the questions **You** were asked and the agreement to declarations when applying for this insurance; and
- any other information given to **Us** by **You** or on **Your** behalf.

Schedule
means the most recently updated schedule showing the **Policyholder**'s details, situation of property insured, the Policy Limit, premium, the **Period of Insurance** and any special terms **(Endorsements)** that may apply to **Your** policy.

Terrorism
means the use of force or violence and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation/s or government/s committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

Unoccupied
means when the **Private Residence**

- is not being normally lived in by **You** or by anyone else with **Your** permission; or
- is without sufficient furniture and furnishings for normal living purposes

for 90 consecutive days or more.

Us/We/Our/Atlas
refers to Atlas Insurance PCC Limited.

Valuables
means

- **Jewellery;**
- other articles of gold, silver or other precious metals;
- watches;
- furs;
- pictures, paintings and other works of art;
- collections of stamps, coins and medals.

Vehicles and Craft
means any

- electrically or mechanically propelled or assisted vehicles, whether designed for adults or children, including:
  - cars, motorcycles, quad bikes, bicycles and scooters;
  - trailers, carts, wagons, caravans and horse boxes;
  - parts, spares and accessories (including keys and key fobs) for any of the items described in the above two bullets;
- aircraft (including drones, gliders and hang gliders);
- boats, hovercraft and any other type of craft designed to be used in or on water including hand or foot propelled craft, sailboards and windsurfers.

The following items are not included in this definition and shall be referred to as **Domestic Vehicles:**

- Ride-on lawn mowers;
- Wheelchairs, mobility scooters and invalid carriages, provided they are not designed to exceed a speed of 6 kilometres per hour;
- Electrically assisted pedal cycles having an electric motor with an output of less than 250 watts

and designed to travel less than 25 kilometres per hour;

- Children's
  - toy cars,
  - toy motorcycles,
  - toy quad bikes and
  - similar toys,

  all of which are designed not to exceed a speed of 4 kilometres per hour.

You/Your/Insured
means the person named as the **Policyholder** in the **Schedule** and each member of the **Policyholde**r's family (including a domestic partner and foster children) normally residing with the **Policyholder.**

Layout of Your policy – How to read Your policy

Your policy is designed to help **You** understand the extent of cover provided.
You will find these headings in the Insurance Provided Section.

What is covered	What is not covered *(specific exclusions)*
These sections are printed on a white background and give detailed information on the insurance provided.	These sections, shown on this background, draw **Your** attention to what is not included in the scope of **Your** policy.

There are also a set of Other Exclusions applying to the whole policy on page 15 and a set of Claims and other Conditions on pages 8 to 11.

To help **You** further **We** have included some explanatory notes in **Your** policy.

These are printed in *italics* on a background of this colour.

Claim Conditions

You must comply with the following conditions to have the full protection of **Your** policy. If **You** do not comply with them, **We** may, at **Our** option, cancel the policy or refuse to deal with **Your** claim.

The first thing You must do if any loss or damage happens:
if theft or malicious damage is suspected, **You** must immediately inform the police and obtain a crime or lost property report/reference number.

We recommend you check your policy cover to ensure if the loss or damage is covered – this booklet shows details of what is covered and how claims are settled.

You should always immediately:

- tell **Us;**
  - **You** may phone **Us** on 2343 5363; or
  - email **Us** on pl.claims@atlas.com.mt;
- take all reasonable steps to recover stolen property;
- take all reasonable steps to prevent further loss or damage.

By calling the above number we will take details of the loss and where necessary arrange for someone to call or contact you by phone as soon as possible to discuss your claim. This person may be one of our own claims staff or an independent assessor.

What You must do after notifying Us:

- send written details (including written estimates or quotations) of **Your** claim to **Us** as soon as possible but not later than 30 days; and
- supply at **Your** own expense and within given timeframes, all reports, certificates, plans, specifications, evidence (including receipts), information and assistance that **We** may require.

What You must not do at any time:

- **You** may not abandon any property to **Us**.

Our rights:
We are entitled to:

- take proceedings at **Our** own expense and for **Our** own benefit, but in **Your** name, or in the name of any other person insured by this policy, to recover any amount **We** have paid or may pay under the policy to anyone;
- receive all necessary information and assistance from **You** and any other person insured by this policy;
- enter any building where loss or damage has occurred and deal with any salvage in a reasonable manner;
- pay all amounts under this policy to the **Policyholder** named in the **Schedule**
  - for his/her own benefit; or
  - as an agent for any other **Insured**
- and his/her receipt shall discharge **Us.**

Fraud

You must not act in a fraudulent manner.

If **You** or anyone acting on **Your** behalf

- make a claim under this policy knowing the claim to be false or fraudulently inflated in any respect; or
- make a statement in support of a claim knowing the statement to be false in any respect or submit a document in support of **Your** claim knowing the document to be forged or false in any respect; or
- make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance;

then:

- **We** will not pay the claim;
- **We** shall not pay any other claim which has been or will be made under the policy;
- **We** may at **Our** option declare the policy void;
- **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy since the last renewal date;
- **We** shall not make any return premium; and
- **We** may inform the Police of the circumstances.

How We settle claims

We will, at **Our** option, pay in cash the amount of the loss or damage or may repair, reinstate or replace the lost or damaged property.

1. Matching sets, carpets and suites

An individual item of a matching set or suite of furniture or other articles (including **Valuables**) is regarded as a single item.

We will pay for individual lost or damaged items and for clearly definable areas of damage in sets or suites but **We** will not pay for unaffected companion pieces or undamaged parts of sets or suites even if matching replacements cannot be obtained.

2. Will a deduction be made for wear and tear?

Provided that the property has been maintained in good repair, there will be no deduction provided repair, reinstatement or replacement is actually carried out, however, there will be a deduction to reflect wear and tear for clothes and household linen.

3. Other insurance policies

If any loss or damage is covered by any other insurance, **We** will not pay more than **Our** rateable proportion.

Other Conditions

These conditions apply throughout **Your** policy.
You must comply with the following conditions to have the full protection of **Your** policy. If **You** do not comply with them, **We** may, at **Our** option, cancel the policy or refuse to deal with **Your** claim.

1. Changes in Your circumstances

You must tell **Us** as soon as possible in writing about any change which may affect this insurance particularly:

- change of address;
- structural alteration to the **Private Residence;**
- if **You** intend to use the **Private Residence** for any reason other than **Your** private residential purposes including;
  - if **You** intend to use the **Private Residence** for **Business Use;**
  - if **You** intend to lend, let or sub-let the **Private Residence;**
- if the **Private Residence** will be **Unoccupied;**
- if the **Private Residence** is used to store, manufacture or transport any **Hazardous Materials** in or about the **Private Residence;**
- if construction works are being carried out adjacent to the **Private Residence.**

You must also notify **Us** as soon as possible if **You** have been declared bankrupt or have been convicted of or charged with but not yet tried for any offence other than driving convictions. **We** will then advise **You** of any change in terms. If **You** are in any doubt please ask **Us** or **GO.**

2. Contract clause

This contract of insurance shall, for all effects and purposes, be deemed to be a **Maltese** contract and shall be governed by and according to Maltese law and subject to the exclusive jurisdiction of the **Maltese** courts.

3. Change of interest

We shall not be bound by any passing of **Your** interest other than by death or operation of the law.

4. Taking care of the property insured

a. **You** must take and cause to be taken all reasonable precautions to avoid loss or damage and take and cause to be taken all practicable steps to safeguard all the property insured from loss or damage;

b. **You** must maintain all the property in good repair. If **You** discover any defect in any property insured, **You** must remedy such defect as soon as possible;

c. **You** must turn off the water supply at the main stop cock when the **Private Residence** is unoccupied for more than 30 consecutive days.

5. Arbitration

If **We** have accepted a claim under the policy and there is a disagreement over the amount to be paid to **You**, the dispute must be referred to an arbitrator to be appointed by mutual agreement between the parties in accordance with the provisions of the Arbitration Act 1996. When this happens the making of an award by the said arbitrator shall be a condition to any right of action against **Us.**

6. Term of Policy and Cancellation

a. This is an annual policy which covers **You** during the **Period of Insurance** noted in the **Schedule.**

b. The policy is automatically renewed every year unless **You** advise **GO** to the contrary. The **Policyholder** will receive due notice of renewal via the medium **You** select when **You** first take out the policy. If for whatever reason, **We** shall not be offering renewal of the Policy **You** shall be advised at least 30 days before renewal date.

c. **You** agree to pay to **GO** the annual premium in monthly instalments subject to separate terms and conditions agreed between **You** and **GO** (GO Insure – Home Contents Policy – Payment Terms and Conditions - **GOPTC**). In the event of **Your** breach of the **GOPTC, Your** policy cover may be terminated in accordance with clause 7e. iii below. In consequence of the payment by instalments any return premium which may be due under clause 7d and e below shall be payable by **Us** to **GO** and the return of the paid portion of the annual premium (excluding the entire amount of Document Duty paid with respect to the Policy), if any, which may be due to **You** shall be governed by the terms of the **GOPTC** recognising payment by instalments.

d. During any **Period of Insurance** within the **Statutory Cancellation Period** being 14 days from

- receipt of the policy documents (new business); or
- the renewal date

In this respect, the **Policyholder** defined in the **Schedule** may cancel this policy by writing to **GO** during the **Statutory Cancellation Period.** In that case **We** will refund the premium (but not any Document Duty as explained above) in accordance with clause 7c above.

e. During any **Period of Insurance** outside the **Statutory Cancellation Period:**

i. the **Policyholder** defined in the **Schedule** may cancel the policy at any time and must notify **GO** immediately. **We** will calculate the premium paid for the period **You** have been insured and, if applicable, refund any balance (but not any Document Duty as explained above) either directly to **You** or through **GO**;

ii. **We** (or **GO** under **Our** authority) may also cancel the **Policy** by sending the **Policyholder** 30 days' notice by recorded delivery to the address shown on the **Schedule**. **We** will calculate the premium paid for the period **You** have been insured and, if applicable, refund the balance (but not any Document Duty);

iii. **GO** may give **Us** immediate notice to cancel **Your** policy in the event that there is a breach of the **GOPTC** *(e.g.* ***you*** *fail to keep up with* ***your*** *due monthly payments)*. **We** will calculate the premium paid for the period **You** have been insured and, if applicable, refund any balance (but not any Document Duty as explained above) either directly to **You** or through **GO**.

Insurance Provided

What is the most We will pay?

We will not pay more in total than the Contents Limit shown in the **Schedule** in any one **Period of Insurance** under Causes 1 to 10. In addition, **We** will pay any amounts due under Additional Benefit 11.

The following sub-limits also apply:

- In total for **Valuables**: €2,000 in any one **Period of Insurance**;
- for any one **Valuable**: €500

We cannot pay any of the cost of extending or improving **Your Contents** beyond their condition as new.

What is covered Loss or damage to the **Contents** while they are inside the **Private Residence** by the following Causes:	**What is not covered (specific exclusions)** *See Other Exclusions also, including details of the **Incident Excess***
Causes	
1. Fire, explosion and smoke.	1. Loss or damage caused by gradual pollution or contamination
2. Lightning and thunderbolt.	
3. Earthquake and subterranean fire.	
4. Storm or flood.	4. Loss or damage to **Contents** in the open
5. Riot, civil commotion, strikes, labour and political disturbances.	
6. Malicious persons.	
7. Escape of water from: a. a fixed: water installation or drainage installation; b. a washing machine, dishwasher or waterbed, refrigerator, deep freeze cabinet or fish tank.	7. Loss or damage to the installation, appliance, waterbed or tank including costs of locating the damage and all other costs related to their repair or replacement if caused by normal wear and tear or defect in construction or installation;
8. Theft or attempted theft.	8. Loss or damage: i. to **Contents** in the open; b. if the **Private Residence** is occupied in whole or in part by anyone other than **You** unless theft is accompanied by forcible and violent entry into or exit from the **Private Residence;** c. if the **Private Residence** is used to receive visitors in connection with **Your** business trade, profession or employment unless theft is accompanied by forcible and violent entry into or exit from the **Private Residence.**

9. Collision or impact by: a. vehicles, aircraft or aerial devices or anything dropped from them; b. cranes or anything dropped from them; c. animals.	9. Loss or damage caused by: a. animals belonging to **You** or in **Your** care, custody or control; b. cranes owned or operated by **You.**
10. Escape of oil from a fixed heating installation including smoke and smudge damage by vaporisation due to a defective heating installation.	10. Loss or damage to the installation;
Additional Benefit **11. Home entertainment equipment** Accidental damage occurring in the **Private Residence** to: a. television sets (including digital and satellite receivers); b. audio equipment; c. dvd/video players and recorders; d. computer equipment (excluding Tablets); e. games consoles; owned by **You** or for which **You** are legally responsible. **We** will not pay more than €1,000 in any one **Period of Insurance.**	11. Damage i. specifically excluded or provided for elsewhere under this policy; ii. to records, discs, cassettes, tapes, films, remote control transmitters and detached components; iii. to cameras, mobile phones and tablets including eReaders; iv. to equipment designed to be portable while it is being transported, carried or moved e.g. laptops, compact disc players and hand-held gaming consoles; v. by fluctuations of electricity unless resulting from Causes 1-10; vi. by chewing, scratching, tearing or fouling by animals belonging to **You** or in **Your** care, custody or control; vii. by mechanical or electrical breakdown, derangement or failure; viii. caused by or in the process of dyeing or washing, cleaning, maintaining, repairing, restoring, altering, setting up or dismantling; ix. arising from faulty workmanship, faulty design or using faulty materials.

Other Exclusions

1. The Incident Excess

We will not pay the amount of the **Incident Excess** in respect of each and every loss or damage under this policy.

2. Unoccupancy

We will not pay for any loss or damage caused if the **Private Residence** is **Unoccupied**.

3. Private Residence in the Course of Construction and/or Alteration

We will not pay for any loss or damage caused if the **Private Residence** is **In the Course of Construction and/or Alteration.**

4. Detention or confiscation

We will not pay for any loss or damage directly or indirectly occasioned by or happening through confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.

5. Sonic booms

We will not pay for loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

6. Nuclear risks

We will not pay for loss or damage to any property or any loss or expense resulting or arising therefrom directly or indirectly caused by or contributed to by or arising from:

i. ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;

ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.

7. War risks and Terrorism

We will not pay for any loss or destruction of or damage to property or any loss or expense resulting or arising therefrom or any other cost or expenses of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of

a. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power, martial law;

b. **Terrorism** or any action taken in controlling, preventing or suppressing any acts of **Terrorism** or in any way relating to any act of **Terrorism**.

8. Property lost through deception or fraud

We will not pay for losses where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason or for losses where property is lost by deception.

9. Subsidence and the like

We will not pay for loss or damage caused by subsidence, ground heave, settlement, shrinkage or landslide even if resulting from any Cause under Insurance Provided.

10. Hazardous Materials

We will not pay for loss or damage to any property or any loss or expense resulting or arising therefrom directly or indirectly caused by or contributed to by or arising from the use, manufacture, storage, filling or breaking down of high explosives including pyrotechnic materials in or about the **Private Residence.**

11. Sanction Clause

We will not play any claim or any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America or any of its states.

12. Consequential Losses and Depreciation

We will not pay for depreciation in value of property or for any consequential loss whatsoever (including reduced value after items have been repaired or replaced).

13. Wear and Tear

We will not pay for loss or damage caused by or consisting of deterioration or wear and tear, vermin, insects, fungus, rot, climatic or atmospheric conditions, the action of light or any gradually operating cause. This policy does not cover the cost of routine maintenance and decoration.

14. Electronic Risks

We will not pay for damage or contamination to computers or computer equipment by:

a. erasure or distortion of data;
b. accidental erasure or mislaying or misfiling of documents or records;
c. viruses and similar mechanisms or hacking.

15. Deliberate or existing Damage

We will not cover loss or damage caused deliberately by **You**, any member of **Your** household or **Your** domestic employees. **We** will not cover loss or damage which happened or resulted from, an event which occurred before this cover started.

Protection and Compensation for Policyholders

Under the Protection and Compensation Fund Regulations 2003, should Atlas Insurance PCC Limited be unable to meet all its liabilities to policyholders, compensation may be available. Full details are available on the Malta Financial Services Authority website: www.mfsa.com.mt

Data and Privacy Protection

Atlas Insurance PCC Limited and/or any other subsidiaries of Atlas Holdings Limited or any of its daughter companies (hereinafter **'Atlas', 'Us', 'Our', 'We'**) are the data controllers, as defined by relevant data protection laws and regulations, of personal data held about **You** or relating to **You** and/or to any other person/s whom **You** insure with **Atlas** (hereinafter **'Others'**).

In completing all the forms related to **Your** policies or claims, **You** confirm **Your** understanding and acceptance of the terms in **Atlas**'s Data Protection and Privacy Statement. **You** hereby warrant that **You** have informed **Others** why **We** asked for this information and what **We** will use it for and have obtained the necessary explicit verbal consent.

Atlas collects and processes information about **You** and **Others** for purposes which include preparing requested quotations, underwriting and administering the insurance proposal and policy, carrying out its contractual obligations including handling and settling of claims, and preventing or detecting crime (including fraud). **Atlas** may monitor calls to and from customers for training, quality and regulatory purposes.
Atlas may collect and disclose **Your** and **Others**' information from/to other entities in order to conduct **Our** business including

- managing claims, which may require obtaining data including medical information from healthcare providers (including any public or private hospital or clinic) and/or **Your** employers (for company schemes) and which **You** hereby authorise;
- administering policies with insurance brokers or other intermediaries appointed by the policyholder;
- helping **Us** prevent or detect crime by sharing **Your** information with regulatory and public bodies in **Malta** or, if applicable, overseas, including the Police, as well as with other insurance companies (directly or via shared databases such as the Malta Insurance Fraud Platform), or other agencies or appointed experts to undertake credit reference or fraud searches or investigations; and/or
- **Our** third party suppliers or service providers to whom **We** outsource certain business operations.

We will retain data for the period necessary to fulfil the above-mentioned purposes unless a longer retention period is required or permitted by law.

You can withdraw **Your** consent to **Atlas** processing **Your** personal information which is processed with **Your** consent, e.g. direct marketing, at any time. **You** have the right to access **Your** personal data and ask **Atlas** to update or correct the information held or delete such personal data from **Our** records if it is no longer needed for the purposes indicated above. **You** may exercise these and other rights held in **Atlas**'s Data Protection and Privacy Statement, by contacting **Our** Data Protection Officer at The Data Protection Officer, Atlas Insurance PCC Limited, 419 Ta' Xbiex Seafront, Ta' Xbiex XBX 1021 Malta or email dpo@atlas.com.mt Please note, however, that certain personal information may be exempt from such access, correction or erasure requests pursuant to applicable data protection laws or other laws and regulations.

If **You** and **Others** consider that the processing of personal data by **Atlas** is not in compliance with data protection laws and regulations, **You** and **Others** may lodge a complaint with **Us** and/or the Office of the Information and Data Protection Commissioner by following this link https://idpc.org.mt/report-a-breach.aspx

If **You** wish to view the full **Atlas**'s Data Protection and Privacy Statement, for a better understanding of how **We** use this data please visit https://www.atlas.com.mt/legal/data-protection/. Kindly note that this is subject to occasional changes including to comply with changing data protection laws, regulations and guidance.

What You can do if You are not satisfied with Atlas Insurance

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 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
Atlas Insurance PCC Limited
419 Ta' Xbiex Seafront
Ta' Xbiex XBX1021 or email on 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 their issues to the Financial Services Arbiter (Office of the Arbiter for Financial Services, N/S in Regional Road, Msida MSD1920, Malta, telephone 8007 2366 or 2124 9245 or complaint.info@financialarbiter.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 Resolution Service. Please quote **Our** email address insure@atlas.com.mt.

Atlas Insurance

Our *Offices*

Head Office
419 Ta' Xbiex Seafront
2343 5363 | insure@atlas.com.mt

Paola
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Birkirkara
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Intermediary

PLSB001/13.10.2025