

## Complaints Procedure- Lex Risks Solutions

### **Complaints Handling**

*Whilst verbal complaints are welcome, it would be preferable that any complaints are made in writing.*

*Our goal is to deliver superior services to our customers and to successfully meet their needs and expectations. However, we understand that despite our best efforts, sometimes you might not be fully satisfied with some aspects of our service. In such circumstances our staff has wide authority to settle problems and will do everything they can to help. This should be your first point of contact. In the unlikely event that your complaint is unresolved, please provide the relevant information about the reasons of your dissatisfaction including your policy number, the details of the complaint and any actions you have already taken to our Complaints Manager, Ms Roberta Saglimbene on the following email address: [roberta@jatcoinsurance.com](mailto:roberta@jatcoinsurance.com). Your complaint will be acknowledged upon receipt and we will provide information about the way we will handle your complaint and will give you a response without unnecessary delay, and where possible, not later than fifteen working days.*

*Any complaint relating to the terms and conditions of the policy or the cover within will be forwarded to your insurer for their actioning. If you prefer you may refer such complaints directly to the insurer under your policy.*

*If you are still not happy with the way in which a complaint has been handled, you may also refer your complaint to **The Office of the Arbiter for Financial Services**, established under the Arbiter for Financial Services Act, N/S in Regional Road, Msida MSD 1920, Malta, Freephone (for local calls): 80072366, Tel: (+356) 21249245, email: [complaint.info@asf.mt](mailto:complaint.info@asf.mt). You can download a complaint form (available in Maltese and English) from [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt) refer to the page “For Consumers” and proceed to “Submit a Complaint”.*