

# COMPLAINTS PROCESS

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## COMMITTED TO EXCELLENCE

Antes Insurance Brokers Limited ("Antes") is committed to provide the highest possible level of professional service to its clients. If however, you are not satisfied with the level of service provided, we are committed to ensuring that there is an expedited review of the complaint and therefore have devised a procedure as to how such complaints can be dealt with.

## WHAT IS A COMPLAINT?

A complaint is a statement of dissatisfaction addressed to Antes by a person relating to the contract of insurance or service with which such person has been provided with. Complaints handling should be differentiated from claims handling as well as from simple requests for execution of an insurance policy, information, or clarifications.

## HOW DO YOU LODGE A COMPLAINT?

You should first approach the person or the department who manages your business and inform them of the source of your problem or concern, as they may be best placed to assist you and solve your problem immediately. If he/she is not available, you may contact Antes' Complaints Officer via the contact details provided below.

If your concern cannot be resolved immediately, we will take note and register your concern and resolve to refer back to you within five (5) working days.

Should you still remain unsatisfied, you should put your complaint in writing, addressed to the Complaints Officer, giving details of your concern and how you feel it should be resolved. You may get in touch with us at:

The Complaints Officer

Antes Insurance Brokers Limited

Trident Park, No. 8A Level 5, Notabile Gardens, Mdina Road, Central Business District Zone 2, Birkirkara, Malta, CBD 2010

Tel: +356 2385 5555

Email: [compliance@antes.mt](mailto:compliance@antes.mt)

## HOW DO WE DEAL WITH YOUR COMPLAINT?

All written complaints will be acknowledged by us within five (5) working days of receipt. You will receive a response informing you of what we think of your complaint and how possibly this can be resolved within a period of 15 working days. If it is not possible to fully investigate or resolve your complaint within such period, you will be informed of the process and action we are taking, and advise you when we expect to provide you with a full response.

If you are still not satisfied with the response and/or the manner we have handled your complaint, you may contact the Office of the Arbiter for Financial Services. Such Office only investigates and adjudicates complaints lodged by eligible complainants, being either a natural person or a micro-enterprise (a firm that does not employ more than 10 persons and its turnover/balance sheet totals do not exceed €2,000,000).

The contact details are the following:

Office of the Arbiter for Financial Services, N/S in Regional Road, Msida, MSD 1920, Malta

Telephone: 8007 2366 (from Malta); or +356 21249245 (from outside Malta)

Whatsapp: +356 7921 9961

E-mail: [complaint.info@asf.mt](mailto:complaint.info@asf.mt)

Website: [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt)