

# COMPLAINTS HANDLING PROCEDURE

IVALIFE Insurance Limited ("IVALIFE") is committed to providing an excellent service to its customers, however, if you are not satisfied with the service provided, we have a Complaints Handling Procedure which we have documented for you to follow to assist you in lodging a formal complaint. The Complaints Officer is responsible for the oversight and management of these complaints.

A complaint may be reported either by yourself, as our client, or by an authorised representative such as one of your family members or your solicitor and is free of charge.

## STEP 1 – CONTACT THE INSURANCE INTERMEDIARY WHO SOLD YOU THE INSURANCE POLICY

If you purchased your insurance policy through an intermediary (other than a tied insurance intermediary), you may approach the intermediary before approaching IVALIFE. Should the person concerned not be available or you prefer to approach someone else, it is recommended that you speak to the person responsible for Complaints within the Intermediary firm. The intermediary will seek to resolve the problem immediately, however if this is not possible, the intermediary will record your complaint and arrange the best way and time for getting back to you. If your concern remains unresolved within five (5) working days, then follow **Step 2** below.

## STEP 2 - CONTACT IVALIFE DIRECTLY

Kindly speak to your contact/employee at IVALIFE. If you remain dissatisfied or you feel your complaint remains unresolved, please put your complaint in writing and address it to 'The Complaints Officer' either:

- a. by post to our company's registered address at IVALIFE Insurance Limited, Gaba Building, Level 2, Naxxar Road, Iklın IKL9026, or
- b. by e-mail to [complaints@iva.life](mailto:complaints@iva.life), or
- c. by completing the Contact Form on our website.

In your communication, please quote your policy number, identity card number and send us copies of any relevant documentation together with a detailed description of your complaint.

All written complaints will be acknowledged upon receipt whereby you will be informed of the next steps we will take to resolving it. The Company shall do its utmost to resolve any complaints within five (5) working days but where this is not possible, within a period of no longer than fifteen working (15) days from when the complaint was registered. The Company will gather all relevant evidence and information in relation to your complaint and inform you of the proposed resolution. There may be instances where we will not be able to conclude this process within fifteen working (15) days, and we will advise you in writing about the causes of the delay as well as an indication when the investigation is likely to be completed.

## STEP 3 - TAKING YOUR COMPLAINT ELSEWHERE

Subject to not being satisfied with the Company's response, or the Company did not provide you with a reply within fifteen (15) working days without providing you with an explanation, you may refer your concern to the Office of the Arbiter for Financial Services, either:

- a. in writing on the following address: Office of the Arbiter for Financial Services,  
First Floor, St Calcedonius Square,  
Floriana FRN1530  
MALTA
- b. or by submitting an online complaint form through the website of the Office of the Arbiter for Financial Services which can be accessed at [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt)
- c. or by phone on 80072366 or 21249245.

The Office of the Arbiter for Financial Services is an autonomous and independent body with power to mediate, investigate and adjudicate complaints filed by customers against all financial services providers. The Arbiter is totally independent and impartial of all parties concerned to the complaint. Further information could be accessed on <https://financialarbiter.org.mt/>

**Following any of these procedures will not affect your right to take legal action.**

## ONLINE DISPUTES

The European Commission has established an Online Dispute Resolution Platform (ODR Platform) <https://ec.europa.eu/consumers/odr/main/?event=main.adr.show2> that is specifically designed to help EU consumers who have bought goods or services online from a trader based elsewhere in the EU and subsequently has a problem with that online purchase. The ODR platform will refer your complaint to the Arbiter for Financial Services.