

Complaints Procedure

FirstUnited Insurance Brokers Limited (FirstUnited) is committed to provide its clients with the highest level of service in a professional and helpful manner. Should you however have any cause of complaint as regards the level of service provided by us, we have devised a procedure as to how such complaints can be dealt with.

What is a complaint?

A complaint is a written or verbal dissatisfaction with services that FirstUnited have provided or action that it has taken. Complaints are to be distinguished from queries on specific insurance products or relating to the client's policy (ies) of insurance.

How to file a complaint

The first step is to raise the matter with the person who handles your account within FirstUnited as he/she will be in the best position to assist you and seek to solve your difficulty immediately. If he/she is not available, you may contact FirstUnited's Compliance Officer via the contact details set out below.

How we deal with your complaint

If your complaint cannot be resolved immediately, we will take note and register your complaint and resolve to refer back to you with feedback within two (2) days.

Should following initial feedback received you still remain unsatisfied, you should put your complaint in writing, addressed to FirstUnited's Compliance Officer, giving details of your concern and how you feel it should be resolved. The Compliance Officer's contact details are:

The Compliance Officer
FirstUnited Insurance Brokers Limited
25, Villa Eden
Princess Elizabeth Street, Ta' Xbiex XBX 1103
Malta
Email: compliance@firstunited.com.mt
Tel No: (+00356) 21319000

On receipt of the written complaint, the Compliance Officer will arrange for it to be fully investigated. Your complaint will be acknowledged in writing within three (3) days of receiving it and the letter will state when you can expect a full response. This should be normally fifteen (15) working days. If it is not possible to fully investigate or resolve your complaint within fifteen (15) working days of receipt, we will inform you of the process and what action is being taken, and advise you when we expect to provide you with a full response.

Next steps if you remain unsatisfied

If you are still not satisfied with our response and the manner we have handled your complaint, you may refer your complaint in writing to the Office of the Arbiter for Financial Services, an autonomous and independent body set up in terms of Act XVI of 2016 of the Laws of Malta. Contact details are:

Office of the Arbiter for Financial Services
First Floor
St Calcedonius Square
Floriana, FRN1530
Malta
www.financialarbiter.org.mt
Tel. No: (+00356) 21249245 or (+00356) 80072366

The Office of the Arbiter will expect that you have a final reply to your complaint from us before approaching them.
