

Complaints Procedure

In the event where a customer makes a complaint to the company by means of any communication channels at their disposal (telephone, email, website, social media or in person at the office) the following procedure is to be adopted.

Customers are advised to refer any complaints to;

Mr. Rein Caruana, Managing Director and Complaints Officer
Thomas Smith Insurance Brokers Ltd
Polidano Buildings, Entrance B
Hal Farrug Road
Luqa LQA 3078
Malta

Tel: +356 2205 8580

E-mail: info@tcsinsurancebrokers.com

Once the complaint has been received;

1. The Complaints Officer shall upon receipt in writing acknowledge the receipt of the complaint.
2. The Complaints Officer will within 1 working day bring it to the attention to and consult with the Manager of Personal and Commercial or Manager of Business Development (depending on the type and nature of the complaint and to which Department it relates), where all the relevant information regarding the complaint is gathered. If the complaint is a Claims related complaint it shall be handled by the Complaints Officer directly.
3. The Complaints Officer will determine whether the complaint pertains to the service provided or the policy wording. If the complaint concerns the latter, it will be referred to the Insurance Company for direct handling.
4. When a complaint pertains to the service provided, the Complaints Officer will respond to the customer within a maximum of 15 working days from the date the complaint is received, offering a resolution to close the matter.
5. If the investigation of a complaint is not concluded within 15 working days from its receipt, the Complaints Officer will notify the customer of the reason for the delay and provide an estimated timeline for the completion of the investigation.

6. Once a final decision has been made the customer is notified of the Company's response.
7. If the customer remains dissatisfied with the outcome, they will be informed of their right to refer the complaint to the Arbiter for Financial Services in Malta, for which the relevant contact details are provided below:

Office of the Arbiter for Financial Services
N/S in Regional Road Msida
MSD1920
Malta

Tel: 80072366 (from inside Malta)
Tel: +356 212 49245 (from outside Malta)

Email: complaint.info@financialarbiter.org.mt
Submitting a complaint online: <https://financialarbiter.org.mt/oafs/enquiry>
Website: <https://financialarbiter.org.mt/>

Rein Caruana
March 2025