

## Complaints Notice

### *(Italian-domiciled customers)*

This notice explains how complaints relating to insurance contracts issued to Italian-domiciled customers are handled, including the available escalation routes where a complaint is not resolved.

#### **1. Submitting a Complaint to the Insurer (Mandatory First Step)**

If you are dissatisfied with the service you have received, you may submit a complaint to the Insurer. Complaints must be submitted **in writing** and should include sufficient detail to allow the matter to be properly investigated.

Complaints should be sent to:

##### **Arch Insurance (EU) DAC – Italian Branch**

Via Della Posta 7

20123 Milan, Italy

Email: [complaints@archinsurance.com](mailto:complaints@archinsurance.com)

Or

##### **Arch Insurance (EU) DAC – Head office**

Level 2, Block 3, The Oval

160 Shelbourne Road

Ballsbridge

Dublin 4, Ireland

Email: [complaints@archinsurance.com](mailto:complaints@archinsurance.com)

Please include:

- Your name and contact details including address
- Policy number / Claim number (if applicable)
- A clear description of the complaint
- Copies of any relevant supporting documentation

The Insurer will provide a written response **within 45 days** of receipt of the complaint.

#### **2. Alternative Dispute Resolution – Arbitro Assicurativo (AAS)**

Under Italian law, subjects who are involved in a dispute arising from an insurance contract, namely: (i) policyholders, (ii) insured persons, (iii) beneficiaries, (iv) members of collective policies and (v) injured third parties with direct action rights towards the insurer, may file an appeal before the Insurance Arbitrator (AAS).

If you request the payment of a sum of money, recourse to the AAS is subject to specific value limits:

- **€300,000** for life insurance policies that provide for payment of the benefit only in the event of death;
- **€150,000** for other life insurance policies;
- **€25,000** for non-life insurance policies;

- **€2,500** if you are an injured party and act directly against the insurer (for MTPL claims falling within the direct compensation procedure under Article 149 of the Insurance Code, the claim must be brought against your own insurance company).

If you are an eligible complainant and:

you have previously submitted a written complaint to the Insurer or an intermediary, and you did not receive a response within **45 days**, or you received a response that you consider unsatisfactory, you may submit a complaint to the **Arbitro Assicurativo (AAS)**. Complaints to the AAS must be filed **online** via the official AAS website ([Homepage](#) | [Sito dell'Arbitro Assicurativo](#)).

Key features of the AAS process include:

- (i) a filing fee of **€20**, which is refunded if the complaint is justified.
- (ii) a decision issued within **90 days** of completion of the file, which may be extended by up to **90 additional days** for complex cases.

### **3. Supervisory Authority – IVASS**

If you remain dissatisfied, you may also submit a complaint to **IVASS (Istituto per la Vigilanza sulle Assicurazioni)**, the Italian Insurance Supervisory Authority.

IVASS supervises insurers and intermediaries and monitors compliance with Italian insurance law. **IVASS does not resolve individual contractual disputes, determine liability, or award compensation.**

Via del Quirinale, 21  
00187 Roma, Italy  
fax 06.42133206, pec: [ivass@pec.ivass.it](mailto:ivass@pec.ivass.it)  
Info: [www.ivass.it](http://www.ivass.it)

Submitting a complaint to IVASS does not prevent you from pursuing other remedies available under applicable law.

### **4. Judicial Remedies**

Referral of a complaint to IVASS or to the AAS does not affect your right to bring proceedings before the **competent Italian courts**.

#### **Jurisdictional Scope**

*This complaint notice applies **only to Italian-domiciled customers**. Complaints relating to policyholders domiciled in other jurisdictions are handled in accordance with the applicable local consumer protection and dispute resolution frameworks.*