



UNDERWRITING

Complaints, Feedback & Dispute Resolution Process

about Underwriting is committed to providing you with superior products and service. We value your feedback or should you have any reason to believe that we have not met your expectations, please contact us immediately to address any issues that have arisen.

about Underwriting will ensure that all complaints are dealt with proactively, efficiently, objectively and fairly to ensure timely rectification is achieved. The following procedures outline your options should you be dissatisfied with any product, decision or service provided by us.

Financial Hardship and Vulnerability

If you are having difficulty meeting your financial obligations to us, then you may be experiencing financial hardship and be entitled to Financial Hardship support. Financial difficulty could be caused by injury, illness, loss of income or natural disasters, among other causes. Please let us know if you are experiencing financial difficulty and we will provide you with an application form to apply for Financial Hardship support.

We are committed to providing additional assistance to customers experiencing vulnerability. Vulnerability may arise from a range of factors including age, disability, mental health, physical health and family violence. We will comply with our obligations under the General Insurance Code of Practice in relation to vulnerability and invite you to reach out to us.

What is a Complaint?

A complaint is defined in the Australian Securities and Investment Commission's (ASIC) Regulatory Guide 271 as an expression of dissatisfaction made to or about an organization, related to its products, services, staff or the handling of a complaint, where a

response or resolution is explicitly or implicitly expected or legally required.

The Insurance Council of Australia issues the General Insurance Code of Practice (GICOP), to which we subscribe. The GICOP defines a complaint as an expression of dissatisfaction made to us, related to our products or services, our staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected. A complaint also includes such expressions of dissatisfaction made about us on a social media channel or account owned or controlled by us, where the person making the complaint is both identifiable and contactable.

Who Can Make a Complaint?

A complaint may be made by a person or small business. It includes, at a minimum, an individual consumer or guarantor and a small business as defined by section 761G of the *Corporations Act 2001*.

Initial Internal Process

Should you have a complaint or dispute, please contact our Complaints Officer immediately:

Email: complaints@aboutunderwriting.com.au

Mail: Complaints Officer
About Underwriting Pty Ltd
PO Box 16106
Collins Street West VIC 8007

Phone: 03 9998 9080

We will acknowledge your complaint in writing within one (1) business day of receipt and provide the name and contact details of the person reviewing your complaint.

We will respond to your complaint within ten (10) business days, provided all necessary information and investigations have been completed. Where possible,



UNDERWRITING

we will attempt to meet any reasonable time requirements you may request. If our resolution or complaints decision does not resolve your complaint to your satisfaction within ten (10) business days, or if we take longer than (10) business days to respond, the matter will automatically be escalated to Lloyd's Australia.

We may decide it is appropriate to request an extension of time from Lloyd's Australia in which to respond to your complaint. If we do so, we will provide you with an update to tell you that this is what we have done.

We will update you on the progress of your complaint or dispute at least every ten (10) business days.

The timeframe for resolving complaints will be not more than thirty (30) calendar days. If a final decision is not made after thirty (30) calendar days, we will provide a written update to you including reasons for the delay, along with your right to complaint to the Australian Financial Complaints Authority (AFCA) and their contact details.

If you remain dissatisfied following the outcome of our review, no formal written decision letter will be issued by us. You will be informed that the matter has been escalated to Lloyd's Australia. Please continue reading for information about this stage.

External Lloyds Australia Complaints & Disputes Process

Lloyd's Underwriters' General Representative in Australia

Email: ldraustralia@lloyds.com

Mail: PO Box R1745
Royal Exchange NSW 1225

Phone: (02) 8298 0783

When the matter is escalated to Lloyd's, they will usually require the following information:

- Name, address, email and telephone number of the policyholder
- Policy number, claim number and product type
- Name and address of the insurance intermediary through whom the policy was obtained
- Details of the reasons for lodging the complaint
- Copies of any supporting documentation you believe may assist Lloyd's in addressing your complaint appropriately

Following receipt of the complaint, you will be advised whether your dispute will be handled by either Lloyd's Australia or the Policyholder & Market Assistance Department at Lloyd's in London:

- i. Where your complaint is eligible for referral to the Australian Financial Complaints Authority (AFCA), your complaint will be reviewed by a person at Lloyd's Australia with appropriate authority to deal with your dispute.
- ii. Where your complaint is not eligible for referral to the Australian Financial Complaints Authority Limited (AFCA), Lloyd's Australia will refer your complaint to the Policyholder & Market Assistance Department at Lloyd's, who will then liaise directly with you.

Your complaint will be acknowledged in writing within one (1) business day of receipt and you will be provided with the name and contact details of the person reviewing your complaint.

You will receive a full written response to your complaint within ten (10) business days of receipt. This will detail the reasons for the decision, inform you of your right to refer your complaint to AFCA and include AFCA's contact details and timeframes.

If this review cannot be completed within ten (10) business days, you will be provided with an update and then further updates every ten (10) business days.

Australian Financial Complaints Authority (AFCA)

If after the above review mechanisms, your complaint has still not been resolved in a manner satisfactory to you, you may refer the matter to the Australian Financial Complaints Authority (AFCA)

AFCA can be contacted by the following methods:

Email: info@afca.org.au

Mail: GPO Box 3,
Melbourne VIC 3000

Phone: (03) 9613 6399

AFCA is an independent body that operates nationally in Australia and aims to resolve disputes between you and your insurer, in this case **about** Underwriting. Your dispute must be referred to the AFCA within two (2) years of the date of Lloyd's final decision. Determinations made by AFCA are binding upon us. This procedure is free of charge to policyholders.