

Compliments, Complaints & Dispute Resolution

General Insurance Code of Practice

Lloyd's Australia has adopted the General Insurance Code of Practice (the Code) subject to certain specific qualifications. Pacific Underwriting Corporation Pty Limited (Pacific Underwriting) is a Lloyd's Coverholder and therefore must also meet the requirements of the Code. The objectives of the Code include commitment to high standards of service and promotion of consumer trust and confidence in the general insurance industry. You can obtain a copy of the Code at www.codeofpractice.com.au.

Compliments

We welcome compliments and feedback from our customers. If you would like to provide us with positive feedback on our products or services please email us at: shane.cornford@sleworldwide.com.au.

Complaints and Dispute Resolution

We take the concerns of our customers very seriously and have detailed complaint handling and internal dispute resolution procedures that you can access.

Our Internal Disputes Resolution ("IDR") Procedure

If you are dissatisfied with any aspect of your relationship with Pacific Underwriting including your policy or claim and our service, staff or handling of a complaint, you can make a complaint to us by contacting us at:

Telephone +61 (2) 9249 1500
Email shane.cornford@sleworldwide.com.au
Post The Complaints Officer
Pacific Underwriting Corporation Pty Limited
GPO Box H308
Australia Square NSW 1215

We will attempt to resolve your complaint in accordance with our IDR procedure which complies with the Code and ASIC guidelines. The members of our complaint handling team are trained to handle complaints fairly and efficiently.

To assist us in reviewing your complaint, please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your complaint. Any complaint will be handled by a person with appropriate knowledge or experience (and if the complaint is about a person, the complaint handler will not be the person who is the subject of the complaint). When we are considering your complaint, we will only ask for, and rely on, information that is relevant to our decision.

As part of our IDR procedure, we will:

- acknowledge your complaint and provide you with the name and contact details of the person assigned to reviewing it;
- do our utmost to resolve the complaint to your satisfaction within ten (10) business days;
- In cases where we are unable to resolve your complaint within ten (10) business days, we will provide updates about the progress of your complaint at least every ten (10) business days, unless you agree otherwise;
- Provide a final decision on your complaint within thirty (30) calendar days of the date on which you first made your complaint.

- If a final decision cannot be provided within this timeframe, you will be notified in writing of the reasons for the delay, and of your right to take the complaint to the Australian Financial Complaints Authority (AFCA);
- We will give you the information we relied on when making a decision about your complaint within ten (10) business days of you asking for it.

Depending on the outcome of our review, we may elevate your complaint to Lloyd's Australia, who will determine whether it will be reviewed further by their office or the Lloyd's UK Complaints Team.

Lloyd's contact details are:

Telephone +61 (2) 8298 0783
Email ldraustralia@lloyds.com
Post Lloyd's Australia Limited
Level 16, 1 Macquarie Place
Sydney NSW 2000

External Review

You may refer your complaint to AFCA at any time. If your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint, AFCA may review it, subject to its Rules.

AFCA is an independent body that operates nationally in Australia and aims to resolve disputes between you and your insurer. AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA's contact details are:

Telephone 1800 931 678
Email info@afca.org.au
Post Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If your complaint is not eligible for consideration by AFCA, you may be referred to the Financial Ombudsman Service (UK) or seek independent legal advice.

Request for Information

You may request copies of information we have relied upon to arrive at our decision in the Complaint Handling process. In some instances we may not release the information as requested and you may request a review of our decision not to release such information. We will comply with Code requirements regarding providing information you request.

Additional Assistance

We encourage customers who might need additional assistance in lodging a complaint to view our Vulnerability Policy which is available from our website under 'Help and Support'.

If you require assistance from a translator when contacting us, you can call Translating and Interpreting Service (TIS) National on 131 450 or go to www.tisnational.gov.au for more information.

If you have a speech or hearing impairment and require assistance to make or receive phone calls, you can contact the National Relay Service for assistance. You can also go to www.accessibletelecoms.org.au which is a free service to find information about telecommunications services for people with disabilities.