



Complaints and Disputes Resolution Policy

Version 1.1

1 November 2018

Amazon Underwriting Complaints and Disputes Resolution Policy

As a valued client, we want you to tell us if any of our products or services have not met your expectations. We will investigate the complaint and answer your questions. We have a complaints and internal dispute resolution process to try and resolve them as quickly as possible.

Should you have an enquiry or complaint

We are committed to resolving enquiries or complaints as quickly and as fairly as possible. Any enquiry or complaint relating to an insurance policy, a service, a claim or a related matter should be in writing and addressed in confidence to:

Attention: Compliance Manager
Amazon Underwriting Pty Ltd
52 Chisholm Street
Darlinghurst NSW 2010

Please include the following information:

- Name, address and telephone contact number of the policyholder.
- If you are not the policy holder; your interest in the matter together with your name, address and telephone contact number.
- Details of the policy or claim (including our reference number).
- An outline of the circumstances, together with your reasons for lodging the complaint and your expectations in respect of resolution.
- Copies of any supporting documentation.

We will endeavour to resolve the matter quickly:

- Your correspondence will be acknowledged within 24 hours of receipt.
- We aim to advise you of our response to your complaint within 15 business days of receipt.
- In cases where further information, assessment or investigation is required we will agree reasonable alternative time frames. If we cannot agree, we will treat your complaint as a dispute.
- We will keep you informed of the progress of our response to your complaint

Cost of review

There will be no cost to you for us handling your complaint. Mediation may incur costs which will be known to all participants prior to commencement.

Complaints Handling Procedure

The following standards apply to all complaints handling.

1. You are entitled to make a complaint to us about any aspect of your relationship with us
2. We will conduct complaints handling in a fair, transparent and timely manner
3. We will make available information about our complaints handling procedures
4. We will only ask for and take into account relevant information when deciding on your complaint
5. You will have access to information about you that we have relied on in assessing your complaint and an opportunity to correct any mistakes or inaccuracies
6. We will notify of the name and relevant contact details of the Employee assigned to liaise with you in relation to your complaint at each stage of the complaints process.

In special circumstances or where a claim is being or has been investigated, we may decline to release information but we will not do so unreasonably. In these circumstances, we will give you reasons. We will provide our reasons in writing upon request.

1. Where an error or mistake in handling your complaint is identified, we will immediately initiate action to correct it.

Complaints that cannot be resolved by the Complaints Department may be referred to either Lloyds Australia Limited, the Insurers own IDR scheme or the Australian Financial Complaints Authority (AFCA).

About Lloyd's

Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent.

In Australia, Lloyd's is proud to be a member of the Insurance Council of Australia. Lloyd's has adopted the General Insurance Code of Practice subject to certain specific qualifications. You can obtain a copy of the code at www.codeofpractice.com.au.

Our aim is to provide the highest service to our Australian policyholders and. To this end. We have developed the following procedures for the fair handling of complaints from Lloyd's policyholders.

How can we help you?

There are established procedures for dealing with complaints and disputes regarding your policy or claim. Policyholders may be able to take advantage of the complaints services.

Stage 1

1. We will respond to complaints within 15 business days provided we have all necessary information and have completed any investigation required.
2. In cases where further information, assessment or investigation is required we will let you know as soon as reasonably practicable within the 15 business day timeframe and agree reasonable alternative time frames. If we cannot agree, we will treat your complaint as a dispute and we will advise you of your right to take your complaint to Stage Two of the complaints process.
3. We will keep you informed of the progress of our response to the complaint at least every ten business days, unless you agree otherwise.
4. When we respond to your complaint, we will respond in writing and will tell you our decision in relation to the complaint and the reasons for our decision.

Stage 2

In the unlikely event that this does not resolve the matter for you are not satisfied with the way your complaint has been dealt with, you should contact:

Lloyd's Australia Limited
Level 9, 1 O'Connell Street
Sydney NSW 2000
T: (02) 8298 0783
E: idraustralia@lloyds.com

We will usually require the following information:

- Name, address and telephone number of the policyholder;
- Details of the policy concerned (policy and/or claim reference numbers etc);
- Details of the insurance intermediary through whom the policy was obtained;
- Reasons why you are dissatisfied;
- Copies of any supporting documentation you believe may assist us in addressing your dispute appropriately.

Following receipt of your complaint, you will be advised whether your matter will be handled by Lloyd's Australia or the Lloyd's Complaints team in the UK, or what other avenues are available to you:

- Where your complaint is eligible for referral to the Australian Financial Claims Authority (AFCA), your complaint will generally be reviewed by a person at Lloyd's Australia with appropriate authority to deal with your dispute.
- Where your complaint is not eligible for referral to AFCA, Lloyd's Australia will refer your complaint to the Lloyd's Complaints team in the UK if it falls within the jurisdiction of the UK Financial Ombudsmen. They will review your complaint and liaise directly with you.
- For all other matters you will be advised of what other avenues may be available to you.

How long will the Stage 2 process take?

Your complaint will be acknowledged in writing within 5 business days of receipt, and you will be kept informed of the progress of our review of your complaint at least every 10 business days.

The length of time required to resolve a particular dispute will depend on the individual issues raised, however in most cases you will receive a full written response to your complaint within 15 business days of receive, provided we have received all necessary information and have completed any investigation required.

External Dispute Resolution

If your complaint is not resolved in a manner satisfactory to you or we do not resolve your complaint within 45 calendar days of receiving it at Stage 1, you may refer the matter to AFCA as follows:

ACFA can be contacted by:

Post: GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678
Email: info@acfa.org.au

More information can be found on their website www.afca.org.au

ACFA is an independent body that operates nationally in Australia and aim to resolve disputes between you and your insurer. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Your dispute must be referred to AFCA within 2 years of the date of our final decision. Determinations made by AFCA are binding on us.

Customers not eligible for referral to AFCA, may be eligible for referral to the UK Financial Ombudsman Service. Such referral must occur within 6 months of the final decision by the Complaints team at Lloyd's. Further details will be provided with their final decision to you.

How much will this procedure cost you?

This service is free of charge to policyholders.

