



Complaints and Disputes Resolution Policy

Version 1.1

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 Financial Ombudsman Service (FOS). Further detail will be provided at the appropriate stage of the complaints process.

Internal dispute resolution

Stage One

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.

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 can take your complaint to Stage Two.

Stage Two

a. In respect of Lloyd's binder business

Lloyd's will be responsible for handling the IDR and Clients will be referred to Lloyd's Australia. A copy of the Lloyd's "What to do if you have a complaint" brochure will be provided.

Lloyd's Underwriters' General Representative in Australia:

Suite 2, Level 21 Angel Place
123 Pitt Street Sydney NSW 2000

Phone: (02) 9223 1433
Facsimile: (02) 9223 1466
Email: irraustralia@lloyds.com

b. In respect of other binder business

1. We notify you of the name and contact details of the employee assigned to liaise with you in relation to the dispute; and
2. Respond to the dispute within 15 business days provided we receive all necessary information and have completed any investigation required.
 - a. In cases where further information, assessment or investigation is required we will agree reasonable alternative time frames. If we cannot reach agreement you can report your concerns to the Insurers own IDR scheme or FOS.
 - b. We will keep you informed of the progress of our review of your dispute at least every 10 business days.
 - c. We will respond to your dispute in writing giving:
 - i. Reasons for our decision;
 - ii. Information about how to access available external dispute resolution schemes; and
 - iii. Notify you of the time frame within which you must register your dispute with the external dispute resolution scheme.

External Dispute Resolution

1. Insurers subscribe to the independent external dispute resolution scheme administered by FOS.
2. The Financial Ombudsman Service is available to customers and third parties who fall within the Terms of Reference of the FOS Service.
3. External dispute resolution determinations made by a Panel, Adjudicator or Referee of FOS are binding upon us in accordance with the Terms of Reference.
4. Where the FOS Terms of Reference do not extend to you or your dispute, we will give you information about other external dispute resolution options that may be available to you.

FOS contact details are as follows:

Level 5, 31 Queen Street
Melbourne VIC 3000
Toll Free 1800 367 287
Facsimile 03 9613 6399
Email info@fos.org.au