

Complaints Policy

What to do if you have a complaint?

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. Your Lloyd's intermediary ("the coverholder") or claim administrator must also meet the requirements of the Code. You can obtain a copy of the Code at www.codeofpractice.com.au

Lloyd's aims to provide the highest service to our Australian policyholders, and to have developed procedures, applicable to the entire Lloyd's market, for the honest, fair and timely handling of complaints.

How can we help you?

You can make a complaint about any aspect of your relationship with us, including your policy or claim and our service, staff or handling of a complaint.

If you wish to make a complaint, please contact either the Lloyd's coverholder or the administrator handling your claim in the first instance. They will attempt to resolve it in accordance with our Internal Dispute Resolution ("IDR") procedure, which complies with Code and ASIC guidelines, and our commitment below.

Internal Dispute Resolution

Stage 1

If you have any concerns or wish to make a complaint in relation to this policy, our services or your insurance claim, please let us know and we will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedures. Please contact Aspect Underwriting in the first instance:

Mike Wallis – Director
Aspect Underwriting Pty Ltd
Address: Suite 2 / 73A Rupert Street, Collingwood VIC 3066
Phone: 1300 979 458 | Email: info@aspectuw.com.au

Within 1 business day, your complaint will be acknowledged, and you will be provided the name and contact details of the person reviewing your complaint.

If we cannot resolve your complaint within 10 business days (Stage 1) to your satisfaction, we will escalate your matter to Lloyd's Australia (Stage 2) who will issue the final decision. The Lloyd's Australia Limited contact details are:

Address: Level 16, 1 Macquarie Place, Sydney NSW 2000
Phone: 02 8298 0783 | Email: idraustralia@lloys.com

If we cannot complete the Stage 1 review within 10 days we may request an extension from Lloyd's Australia. If this is granted we will provide you with an update and then a further update every 10 business days.

Stage 2

Lloyd's Australia will review the complaint within 10 business days.

Within 1 business day, your complaint will be acknowledged, and you will be provided the name and contact details of the person reviewing your complaint.

If a final decision cannot be completed within 10 business days, you will be provided with an update and then further updates every 10 business days (unless agreed otherwise).

External Dispute Resolution

You may refer your complaint to the Australia Financial Complaints Authority (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's contact details are:

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

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.

The Underwriters accepting this insurance agreed that:

- (i) If a dispute arises under this Insurance, this Insurance will be subject to Australian law and practice and the Underwriters will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;
- (ii) Any summons notice or process to be served upon the Underwriters may be served upon:

Lloyd's Underwriters' General Representative in Australia
Level 16, 1 Macquarie Place, Sydney NSW 2000
Who has authority to accept service on the Underwriters' behalf;
- (iii) If a suit is instituted against any of the Underwriters, all Underwriters participating in this Insurance will abide by the final decision of such Court or any competent Appellate Court.

In the event of a claim arising under this Insurance IMMEDIATE NOTICE should be given to:

EML (Employers Mutual Limited)
Address: Level 3, 345 George Street, Sydney NSW 2000
Phone: 1800 931 330
New claims email: newclaimsAH@eml.com.au
Information email: EMLplusclaims@eml.com.au

Complaint Definition

General Insurance Code of Practice (GICOP): 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.

ASIC Regulatory Guide 271 (RG271): An expression of dissatisfaction 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.

Eligible Complainant Definition

'A person or small business. It includes, at a minimum "an individual consumer or guarantor" and a 'small business' as defined by s761G of the Corporations Act. In addition, the Australian Financial Complaints Authority (AFCA) has jurisdiction to review complaints from the following:

- a) an individual or individuals (including those acting as a trustee, legal personal representative or otherwise);
- b) a partnership comprising of individuals – if the partnership carries on a business, the business must be a Small Business;

- c) the corporate trustee of a self-managed superannuation fund or a family trust – if the trust carries on a business, the business must be a Small Business;
- d) a Small Business (whether a sole trader or constituted as a company, partnership, trust or otherwise);
- e) a club or incorporated association – if the club or incorporated association carries on a business, the business must be a Small Business;
- f) a not-for-profit organisation or club – if it carries on a business, the business must be a Small Business unless the not-for-profit organisation or club is also a charity registered with the Australian Charities and Not-for-Profits Commission;
- g) a body corporate of a strata title or company title building which is wholly occupied for residential or Small Business purposes; or
- h) the policy holder of a group life or group general insurance policy, where the complaint relates to the payment of benefits under that policy.

In relation to:

- (i) Retail General Insurance Policy (i.e. home, motor, sickness & accident, travel and personal and domestic property, including valuables, pleasurecraft, caravans, fine art, farm etc);
- (ii) Residential Strata Title Insurance Product; and
- (iii) Small Business Insurance Product, defined by the Rules (currently excluding cover in relation to Contractors All Risks, Fidelity Guarantee, Legal Liability, Professional Indemnity and Industrial Special Risks). NB Small Business means a business employing under 100 employees.'

Contact Details

Aspect Underwriting Pty Ltd

Corporate Authorised Representative No. 1317227

ABN 92 688 717 740

Suite 2 / 73A Rupert Street,

Collingwood VIC 3066

Phone: 1300 979 458

Email: info@aspectuw.com.au

Corporate Authorised Representative of

McLardy McShane Partners Pty Ltd

ABN 14 064 465 309 AFSL 232987

Level 3, Building 7, Botanicca Corporate Park

570-588 Swan Street, Richmond VIC 3121

Phone: 03 9290 9200

Email: info@mclardymcshane.com.au