

DISPUTE RESOLUTION

For the purposes of the Dispute Resolution section all references to:

“you” or “your” has the same meaning as the “Insured” as defined in the Definitions Section of the policy wording;

“we”, “our”, “us” or “Insurer”, has the same meaning as “Underwriter” as defined in the Definitions Sections of the policy wording.

This insurance is subject to the standards set out in the Insurance Council of Australia’s General Insurance Code of Practice (www.codeofpractice.com.au), apart from any claims adjusted outside Australia. Underwriters at Lloyd’s proudly support the General Insurance Code of Practice. One of the objectives of the Code is to commit us to high standards of service.

Any enquiry or complaint relating to this Insurance should be referred to us by:

Postal Address: Level 2, 235 St Georges Terrace, Perth WA 6000 | PO Box 7415,
Cloisters Square WA 6850
Phone: 1800 447 873
Email: customercare@isureonline.com.au

In the unlikely event that we do not resolve the matter or you are not satisfied with the way your complaint about a Lloyd’s policy or claim under a Lloyd’s policy has been dealt with, you should contact:

Lloyd’s Australia Limited

Level 9, 1 O’Connell St
Sydney NSW 2000
Email: jdaustralia@lloyds.com
Telephone: [\(02\) 8298 0783](tel:(02)82980783)

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 Complaints 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 Ombudsman Service. 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

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

The length of time required to resolve a particular complaint 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 receipt, provided Lloyd’s Australia has received all necessary information and has completed any investigation required.

External Dispute Resolution

Australian Financial Complaints Authority

If your complaint is not resolved to your satisfaction following our complaints process or if we do not resolve your complaint within 45 calendar days of receiving it at Stage 1, you may refer the matter to the Australian Financial Complaints Authority. AFCA is an independent body that operate 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 upon 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.

Australian Financial Complaints Authority

GPO Box 3
Melbourne, Vic 3001
Telephone: [1800 931 678](tel:1800931678)
Email: info@afca.org.au
Website: www.afca.org.au

How much will this procedure cost you?

This service is free of charge to policyholders.