How do I complain?

isure Pty Ltd (ABN 48 159 365 947) are committed to providing quality services to our clients. This commitment also extends to giving you easy access to people and processes that can resolve a service issue or complaint.

Stage One

If you are concerned about the services provided by us, any product we have arranged or how your Personal Information has been handled please address your complaint in writing to:

Complaints Manager is ure

Level 2, 235 St Georges Terrace Perth WA 6000 PO Box 7415, Cloisters Square, WA 6850

Email: customercare@isureonline.com.au

Telephone: <u>1800447873</u>.

Within 1 business day, your complaint will be acknowledged and we will provide you with the name and contact details of the person who will be undertaking the review. We will attempt to resolve your complaint within 10 business days of the date of notification of your complaint, provided we have all necessary information and have completed any investigation required.

Should we require an extension to review and resolve your complaint, you will be notified and be updated every 10 business days unless we have an agreement in place.

If you are dissatisfied with the outcome of the complaint following the initial review or your complaint cannot be reviewed and resolved within 10 business days, this will be escalated to Lloyds Australia (Stage Two).

Stage Two

Stage Two is managed by Lloyd's Senior Dispute Resolution Officer who can be contacted as follows:

Lloyd's Australia Limited

Suite 1603 Level 16, 1 Macquarie Place, Sydney NSW 2000

Email: <u>idraustralia@lloyds.com</u> Telephone: 02 9223 1433

Lloyds Australia will acknowledge your complaint within 1 business day of it being received, providing you with the name and contact details of the person who will be undertaking the review as well as attempt to resolve the complaint within 10 business days. If this cannot be met, you will be provided an update and further updates every 10 business days.

For full details of this process, please refer to the Lloyd's Complaint Handling Guidelines which can be found on Lloyd's website at www.lloyds.com

A final decision will be provided to you within 30 calendar days of the date on which you first made the complaint unless certain exceptions apply. If your complaint is not resolved to your satisfaction following our complaints process or if we do not resolve your complaint within 30 calendar days of receiving it, you may refer the matter to the Australian Financial Complaints Authority (AFCA).

AFCA is an independent body that operate nationally in Australia and aim to resolve disputes between you and your insurer.

Australian Financial Complaints Authority

GPO Box 3 Melbourne, VIC 3001

Telephone: 1800 931 678 Email: info@afca.org.au Website: www.afca.org.au

You can access a full copy of our Complaints and Disputes process <u>here</u>.