

COMPLAINTS POLICY

GENERAL INSURANCE CODE OF PRACTICE

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice (“the Code”), which is a voluntary self-regulatory code. The Code aims to raise the standards of practice and service in the insurance industry.

Lloyd’s has adopted the Code on terms agreed with the Insurance Council of Australia. For further information on the Code please visit www.codeofpractice.com.au.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers’ compliance with the Code. For more information on the Code Governance Committee (CGC) go to www.insurancecode.org.au

MAKING A COMPLAINT

If you have any concerns or wish to make a complaint in relation to your insurance policy, your insurance claim, our services or anything else, please let us know and we will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedure. You can raise the complaints with the person you have been dealing with, who will aim to resolve things straight away. You can also contact us in the following ways:

Email: complaints@qua.net.au

Phone: 1300 974 095

Post: The Complaints Officer, Quantum Underwriting Agencies Pty Ltd,
Unit 2 10 Cassowary Bend, Eaton WA 6232

Additional assistance

Please let us know if any additional assistance is required by you to lodge your complaint or to understand this process, we would be very happy to help.

ACKNOWLEDGEMENT AND INVESTIGATION

Acknowledgement – we will acknowledge receipt of your complaint within one business day, or as soon as practicable.

Within 10 business days – we will do our utmost to resolve the complaint to your satisfaction within 10 business days.

COMPLAINT REMAINS UNRESOLVED AFTER 10 BUSINESS DAYS

If the complaint relates only to the actions or services of QIH or its appointed representatives:

- 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 the complaints relates to anything else:

- If the complaint is not resolved to your satisfaction, it will be escalated to Lloyd’s Australia who will determine whether it will be reviewed by their office or the Lloyd’s UK Complaints team. Lloyd’s contact details are:

Lloyd's Australia Limited
Email: ldraustralia@lloyds.com
Telephone: (02) 8298 0783
Post: Suite 1603 Level 16, 1 Macquarie Place, Sydney NSW 2000

EXTERNAL DISPUTE RESOLUTION (AFCA)

You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint or at any time. AFCA can be contacted as follows:

Telephone: 1800 931 678
Email: info@afca.org.au
Post: GPO Box 3 Melbourne VIC 3001
Website: www.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 you can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to you.