

## Complaints and Dispute Resolution

If you wish to make a complaint, please contact:

The Complaints Officer  
Quantum Underwriting Agencies Pty Ltd  
Unit 2 10 Cassowary Bend Eaton WA 6232  
Phone: 1300 974 095  
Email: [complaints@qua.net.au](mailto:complaints@qua.net.au)

We will acknowledge your complaint and we take any and all complaints seriously. We have established internal dispute resolution procedures to ensure all complaints are handled fairly, honestly and in a timely manner in accordance with the General Insurance Code of Practice.

The Code sets out a two-stage process.

If we resolve your Complaint to your satisfaction within 5 Business Days, we will not respond to you in writing unless you ask us to or unless your Complaint relates to Financial Hardship, a declined insurance claim, or the value of an insurance claim.

### Stage One

We will respond to your Complaint within 15 business days of the date of receipt of your Complaint, provided we have all necessary information and have completed any investigation required.

If we cannot respond within 15 business days because we do not have all necessary information, or we have not completed our investigation:

- a) We will let you know as soon as reasonably practicable within the 15-business-day timeframe and agree a reasonable alternative timetable with you. If we cannot reach an agreement with you on an alternative timetable, we will advise you of your right to take your Complaint to Stage Two of the Complaints process; and
- b) We will keep you informed about the progress of our response at least every 10 business days, unless you agree otherwise.

We will respond to your Complaint in writing and tell you:

- a) Our decision in relation to your Complaint;
- b) The reasons for our decision;
- c) Your right to take your Complaint to Stage Two if our decision at Stage One does not resolve your Complaint to your satisfaction.

**If at any time during Stage One you are dissatisfied with the way we are handling your complaint, you may elevate the Complaint to Stage Two**

### **Stage Two – Review by Lloyd’s Australia**

If our Stage One decision does not resolve your Complaint to your satisfaction or if you are unhappy with the way we are handling your Complaint, you may take it to Stage Two. You can do this at any time during Stage 1.

If you wish to take your Complaint to Stage Two, you should contact:

Lloyd’s Australia Limited Level 9,  
1 O’Connell Street  
Sydney NSW 2000  
**Telephone: (02) 8298 0783**  
**Email: [ldraustralia@lloyds.com](mailto:ldraustralia@lloyds.com)**

Your complaint will generally be reviewed by Lloyd’s Australia if it falls within the Terms of Reference of the Australian Financial Complaints Authority. Otherwise, your matter will be referred to the Complaints Team at Lloyd’s based in the UK.

If your dispute remains unresolved you may be referred to the Australian Financial Complaints Authority (AFCA) under the terms of the General Insurance Code of Practice. AFCA can be contacted by post GPO Box 3, Melbourne VIC 3001, phone 1800 931 678 or email [info@afca.org.au](mailto:info@afca.org.au) More information can be found on their website [www.afca.org.au](http://www.afca.org.au). For other disputes you will be referred to other proceedings for resolution. Details are available from Lloyd’s Australia Ltd at the address above.

### **The General Insurance Code of Practice**

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](http://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.

You can obtain a copy of the Code from Lloyd’s Australia or at [www.codeofpractice.com.au](http://www.codeofpractice.com.au)