

MAKING A COMPLAINT

Professional Risk Underwriting ABN 80 103 953 073 (“ProRisk”); Xenon Underwriting Pty Ltd ABN 14 626 485 078 (“Xenon”); and Armada Underwriting Pty Ltd ABN 84 000 989 131 (“Armada”) are, together, referred to as the “ProRisk Group” (each, a “ProRisk Group Entity”).

At ProRisk Group we value our customers and their opinions. If you are unhappy with any of our products or services, we want you to tell us so that we have the opportunity to address your concerns.

ProRisk Group is a proud supporter of the General Insurance Industry Code of Practice (“the Code”). A copy of the Code can be viewed at www.codeofpractice.com.au or by visiting our website. All complaints and disputes in relation to any of our products or services will be handled in accordance with the Code.

ProRisk Group underwrites insurance policies on behalf of a number of insurers and the complaints process varies depending on the relevant insurer and type of insurance. Your quotation and policy document will identify the relevant insurer and complaints process, however if you are unsure we will assist you in confirming the process relevant to your matter.

COMPLAINTS PROCESS

STAGE 1 – INTERNAL DISPUTE RESOLUTION

If you have a complaint, the first thing to do is raise any issues that you may have with the member of staff with whom you have been dealing and attempt to resolve any issues with them directly. The members of our team are trained to handle complaints efficiently and fairly.

If you are unable to resolve your complaint with your contact person, you may escalate your complaint. This can be done verbally or in writing via email at complaints@prorisk.com.au. If you prefer to make a verbal complaint, you may do so by telephone on (03) 9235 5255 or by speaking with the team member with whom you were dealing. To assist us in dealing with your complaint, please provide as much information as possible about the reasons for your complaint, including your claim or policy number (if applicable).

If we are unable to resolve your complaint, you can escalate your complaint to our Internal Dispute Resolution Committee who will review your complaint and provide you with a written response to your complaint.

Where ProRisk Group underwrites or manages claims on behalf of:

- **Certain Underwriters at Lloyd’s (“Lloyd’s”):** if our Internal Dispute Resolution Committee is able to resolve your complaint to your satisfaction, you will receive a written Stage 1 resolution letter confirming resolution of your complaint. If the complaint cannot be resolved to your satisfaction, the matter will automatically be escalated to Lloyd’s Australia, who will carry out a Stage 2 review.
- **Swiss Re Corporate Solutions (“Swiss Re”):** if your complaint cannot be resolved at Stage 1, you can escalate your complaint to Swiss Re for a Stage 2 review using the details outlined below. There is no automatic escalation process.
- **Virginia Surety Company, Inc (part of Assurant Inc.) (“VSC”):**
 - **Complaints relating to motor claims** should be directed to customerfeedback@assurant.com or by telephone on 1300 654 611.
 - **For all other complaints:** if your complaint cannot be resolved at Stage 1, you can escalate your complaint to Assurant for a Stage 2 review using the details provided below. There is no automatic escalation process.
- **HDI Global Specialty SE - Australia (“HDI”):**
 - **Complaints relating to motor claims** should be directed to Innovation Group (Australia) (armada@au.innovation-group.com), who is the third-party claims administrator. If your complaint cannot be resolved by Innovation Group at Stage 1, you can escalate your complaint to HDI for a Stage 2 review using the details outlined below.
 - **For all other complaints:** if your complaint cannot be resolved at Stage 1, you can escalate your complaint to HDI for a Stage 2 review using the details outlined below.

STAGE 2 – SEEK A REVIEW

If your complaint is escalated for a Stage 2 review, the relevant insurer (Lloyd's Australia, Swiss Re, HDI or VSC) will contact you to keep you informed of the progress of your complaint, request any further information required, or advise you when a decision has been reached. The complaints process (Stages 1 and 2) will be completed within 30 calendar days of receipt of the complaint. Where further information, assessment or investigation is required, you will be contacted and advised of the reasons for the delay and any reasonable alternative timeframe. You will be kept informed of the progress of your complaint.

Insurer	Address	Phone	Email
Lloyd's Australia Limited	Lloyd's Australia PO Box R1745 Royal Exchange NSW 1225	(02) 8298 0783	ldraustralia@lloyds.com
Swiss Re International SE, Australia Branch	The Complaints Manager Swiss Re International SE, Australia Branch Level 36, Tower Two, International Towers Sydney 200 Barangaroo Avenue, Sydney NSW 2000	(02) 8295 9500	complaints_anz@swissre.com
Virginia Surety Company, Inc. (Assurant, Inc.)	The Internal Dispute Resolution Panel Assurant, Inc. PO Box 246 Balwyn VIC 3103	1300 654 611	customerfeedback@assurant.com
HDI Global Specialty SE, Australia	Internal Dispute Resolution Committee HDI Global Specialty SE, Australia Level 19, 20 Martin Place, Sydney NSW 2000.	(02) 8646 8320	HGABdisputes@hdi-specialty.com

STAGE 3 – SEEK AN EXTERNAL REVIEW

If your complaint is not resolved in a manner satisfactory to you, or we do not resolve your complaint within 30 calendar days of the date on which you first made the complaint, you may refer the matter to the Australian Financial Complaints Authority (“**AFCA**”).

AFCA is a free and independent external dispute resolution scheme available to our policyholders to review insurance disputes. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination, and you have the option of seeking remedies elsewhere. AFCA has authority to hear certain complaints and can advise you whether your dispute falls within their terms of reference. Your dispute must be referred to AFCA within 2 years of the date of our final decision.

You may contact AFCA at any time during the complaints handling process for information, including whether your complaint or dispute falls within its terms of reference, at:

Online: www.afca.org.au
Phone: 1800 931 678
Email: info@afca.org.au

Post: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

THE GENERAL INSURANCE CODE OF PRACTICE

Lloyd's, Swiss Re, VSC and HDI are signatories to the General Insurance Code of Practice (Code). The Code outlines the standards that insurers are expected to meet and explains what you should expect from your insurance company.

The objectives of the Code are:

- commit us to high standards of service;
- promote better, more informed relations between us and you;
- maintain and promote trust and confidence in the General Insurance industry;
- provide fair and effective mechanisms for the resolution of complaints and disputes you make about us; and

- promote continuous improvement of the General Insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code as well as identifying areas for improvement of insurance practices and helping the general insurance industry understand and comply with the Code.

Further information about the Code or the Code Governance Committee and your rights under it is available at <https://insurancecouncil.com.au/cop/>.

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