

MAKING A COMPLAINT

At ProRisk 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 are proud supporters 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 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). Once you have made a complaint, we will escalate your complaint to our Internal Dispute Resolution Committee who will provide you with a written response to your complaint.

Where ProRisk underwrites on behalf of:

- **Certain Underwriters at Lloyds (“Lloyds”)**, 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, then 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 Stage1, you will need to escalate your complaint to Swiss Re using the details outlined below if you would like a Stage 2 review to be conducted. There is no auto escalation process.
- **HDI Global Specialty SE - Australia (“HDI”)**:
 - Complaints relating to claims should be directed to Innovation Group (Australia) (armada@au.innovation-group.com) who are the third-party claims administrator. If your complaint cannot be resolved by Innovation Group at Stage1, you will need to escalate your complaint to HDI using the details outlined below;
 - For all other complaints: if your complaint cannot be resolved at Stage1, you will need to escalate your complaint to HDI using the details outlined below if you would like a Stage 2 review to be conducted.
- **Virginia Surety Company, Inc (“VSC”)**, if your complaint cannot be resolved at Stage 1, you will need to escalate your complaint to Assurant using the details provided below if you would like a Stage 2 review to be conducted. For VSC complaints, there is no auto escalation process.

STAGE 2 – SEEK A REVIEW

If you refer the matter for a Stage 2 review, you will receive a written decision letter from the relevant insurer (either Lloyd’s Australia, Swiss Re, HDI or Assurant). 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 reasonable alternative timeframes will be advised.

You will be kept informed of the progress of your complaint.

Insurer	Address	Phone	Email
Lloyd's Australia Limited	Lloyd's Australia Level 16, Suite 1603 1 Macquarie Place Sydney NSW 2000	(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
HDI Global Specialty SE, Australia	Internal Dispute Resolution Committee HDI Global Specialty SE, Australia Level 33, Tower One, International Towers Sydney 100 Barangaroo Avenue Sydney, NSW, 2000	(02) 8646 8320	HGABdisputes@hdi-specialty.com
Assurant, Inc.	The Internal Dispute Resolution Panel Assurant, Inc. PO Box 246 Balwyn VIC 3103	1300 654 611	customerfeedback@assurant.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 which you first made the complaint, you may refer the matter to the Australian Financial Complaints Authority (“**AFCA**”).

AFCA is an independent external dispute resolution service available to our policyholders to review insurance disputes.

AFCA can advise you whether your dispute falls within their terms of reference as not all customers and disputes are covered. 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.

You may contact AFCA at any time during the complaints handling process for information including whether or not, your complaint or dispute falls within their 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

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