

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.

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.

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 be automatically escalated to the relevant insurer or Lloyd’s who will carry out the Stage 2 review.

STAGE 2 – SEEK A REVIEW

If the matter is referred to Stage 2, you will receive a written decision letter from either Lloyd’s Australia, Swiss RE International SE Australia Branch, HDI Global Specialty 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.

The contact details for Lloyds Australia are:

Lloyd's Australia Limited

Level 16, Suite 1603
1 Macquarie Place
Sydney NSW 2000

Phone: (02) 8298 0783

Email: ldraustralia@lloyds.com

The contact details for Swiss Re International SE, Australia Branch are:

The Complaints Manager

Swiss Re International SE, Australia Branch

Level 36, Tower Two, International Towers Sydney
200 Barangaroo Avenue, Sydney NSW 2000

Phone: (02) 8295 9500

Email: complaints_anz@swissre.com

The contact details for HDI Global are:

Internal Dispute Resolution Committee
HDI Global Specialty SE, Australia
Level 33, Tower One, International Towers Sydney
100 Barangaroo Avenue
Sydney, NSW, 2000

Phone: (02) 8646 8320
Email: HGABdisputes@hdi-specialty.com

The contact details for Assurant are:

The Internal Dispute Resolution Panel
Assurant, Inc.
PO Box 246
Balwyn VIC 3103

Phone: 1300 654 611
Email: 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 receiving it at **Stage 1**, 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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