

COMPLAINTS AND DISPUTE RESOLUTION PROCESS (LLOYD'S)

Steadfast Underwriting Agencies (Steadfast UW Agencies) are committed to meeting and exceeding our clients' expectations whenever possible and would like to know if your expectations haven't been met.

What is a complaint: A complaint is an expression of dissatisfaction relating to our products or services or our complaints handling process itself, where a response or resolution is explicitly or implicitly expected.

You are entitled to make a complaint about any aspect of your relationship with Steadfast UW Agencies including the conduct of its agents and authorised representatives. Steadfast UW Agencies will attempt in good faith to resolve any complaint/dispute in a fair, transparent and timely manner.

The complaints process described below does not apply to your complaint if Steadfast UW Agencies resolve it to your satisfaction by the end of the 5th business day after your complaint was received by Steadfast UW Agencies, and you have not requested a response in writing. The exemption to the complaints process does not apply to complaints regarding a declined claim, the value of a claim or financial hardship.

1. COMPLAINTS PROCESS (STAGE 1)

1.1 What to do if you have a complaint

Complaints should be referred by either email, telephone or mail:

E: servicefeedback@steadfastagencies.com.au
T: + 61 2 9307 6653
M: Service Feedback
PO Box A2016, Sydney South NSW 1235

To allow Steadfast UW Agencies to consider your complaint the following information needs to be provided (where available):

- Name, address, email and telephone number of the policyholder;
- Policy Number, claim number and product type;
- Name and address of the insurance intermediary through whom the policy was obtained;
- An explanation of the situation that led to the complaint; and
- Copies of any supporting documentation you believe may assist Steadfast UW Agencies in addressing your complaint appropriately.

1.2 How Steadfast UW Agencies will initially handle your complaint

Steadfast UW Agencies aim to acknowledge receipt of your complaint by either phone, email or letter within 2 business days and advise the name and contact details of the employee assigned to liaise with you.

Steadfast UW Agencies will respond to your complaint in writing within 15 business days of first being notified of the complaint, provided Steadfast UW Agencies have all the necessary information and have completed any necessary investigations.

If Steadfast UW Agencies cannot respond within 15 business days, Steadfast UW Agencies will seek to agree a reasonable alternative timetable with you. Steadfast UW Agencies will keep you informed of the progress no less than every 10 business days, unless an alternative timetable is agreed. If we cannot reach a reasonable alternative timetable, Steadfast UW Agencies will advise you of your right to escalate the complaint to Stage 2 of the complaints process.

2. REFERRAL TO LLOYD'S AUSTRALIA (STAGE 2)

If Steadfast UW Agencies' Stage 1 decision does not resolve your complaint to your satisfaction, you may advise Steadfast UW Agencies that you wish to escalate your complaint to Stage 2. You should then contact Lloyd's Australia Limited (Lloyd's Australia). Contact details are:

T: +61 2 8298 0783
E: idraustralia@lloyds.com
F: +61 2 8298 0788
M: Level 9, 1 O'Connell Street Sydney NSW 2000

Following receipt of your complaint, you will be advised whether your dispute will be handled by either Lloyd's Australia or the Lloyd's Complaints Team in the UK, or what other avenues are available to you:

- Where your complaint is eligible for referral to the Financial Ombudsman Service Australia (FOS) your complaint will generally be reviewed by a person at Lloyd's Australia with appropriate authority to deal with your dispute;
- Where your complaint is not eligible for referral to the Australian FOS, Lloyd's Australia will refer your complaint to the Lloyd's Complaints team in the UK if it falls within the jurisdiction of the UK FOS, who will review your complaint and will liaise directly with you; or
- For all other matters you will be advised of what other avenues may be available to you.

Your complaint will be acknowledged in writing within 5 business days of receipt. You will be kept informed of the progress of the review at least every 10 business days. Generally, you will receive a full written response to your complaint within 15 business days of requesting an escalation of the complaint to Stage 2, provided all necessary information is received and investigations have been completed.

3. EXTERNAL DISPUTE RESOLUTION (STAGE 3)

Stages 1 and 2 will not exceed 45 calendar days in total. If a final decision cannot be provided within 45 calendar days Lloyd's Australia will advise you of the reasons for such delay and your right to escalate the matter to FOS Australia.

If your complaint is not resolved in a satisfactory manner to you, you may refer the matter to either FOS Australia, where applicable, or the Financial Ombudsman Service Ltd (UK) depending on eligibility related to your policy. FOS Australia is an independent national scheme for consumers in Australia, free of charge and aimed at resolving disputes between the insured and their insurance intermediary/insurer. FOS Australia can advise you if your dispute falls within their [Terms of Reference](#).

If the matter is referred to FOS Australia, Lloyd's Australia will receive a further 21 days to resolve the complaint. If the complaint is not resolved during this additional period Lloyd's Australia will be required to provide a detailed submission to FOS Australia.

Determinations made by FOS Australia are binding on the insurer/intermediary, where relevant. If you would like to refer your dispute to FOS Australia, you must do so within 2 years of the final decision from Stage 2. FOS Australia may consider a dispute lodged after this time if FOS Australia considers that exceptional circumstances apply.

Financial Ombudsman Service Australia contact details are:

T: 1800 367 287 (or 1800 FOS AUS)
E: info@fos.org.au
F: +61 3 9613 6399
M: Financial Ombudsman Service Australia
GPO Box 3, Melbourne VIC 3001
W: www.fos.org.au

Before FOS Australia can consider your dispute, Steadfast UW Agencies and/or Lloyd's must be given an opportunity to resolve the dispute with you directly. After your dispute is lodged with FOS Australia (where applicable), they will contact Steadfast UW Agencies and/or Lloyd's and ask for a response from both parties. Response times requested by FOS Australia vary depending on the situation.

If FOS Australia advises you that their Terms of Reference do not extend to you or your dispute, you can seek independent legal advice or access any other external dispute resolution options that may be available to you. If your complaint is not eligible for FOS Australia, it may be eligible for referral to the Financial Ombudsman Service Ltd (UK). Any referral must occur within 6 months of the final decision from Stage 2.

The Financial Ombudsman Service Ltd (UK) contact details are:

T: 0300 123 9 123 or 0800 023 4 567
E: complaint.info@financial-ombudsman.org.uk
M: Financial Ombudsman Service
Exchange Tower, London E14 9SR
W: www.financial-ombudsman.org.uk