



Aster Underwriting Pty Ltd

Postal Address PO Box 337, Surfers Paradise Qld 4217

Location Address Level 4, Cnr Clifford & Appel Streets, Surfers Paradise Qld 4217

Phone 07 55791660

Email uw@asteruw.com

Web www.asteruw.com

ABN 48 095 277 937

AFSL 237855

ASTER UNDERWRITING PTY LTD - COMPLAINTS AND DISPUTE RESOLUTION PROCESS (LLOYD'S)

Aster Underwriting Pty Ltd (Aster) is 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 Aster and we 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 Aster has resolved it to your satisfaction by the end of the 5th business day after your complaint was received by Aster 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.

This policy complies with the General Insurance Code of Practice.

Financial Hardship:

We will review any Financial Hardship application in accordance with Section 8 of the General Insurance Code of Practice and any applicable guidelines.

General Insurance Code of Practice:

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice ("the Code"), which is a voluntary self-regulatory code. The Code aims to raise the standards of practice and service in the insurance industry.

Lloyd's has adopted the Code on terms agreed with the Insurance Council of Australia. For further information on the Code please visit www.codeofpractice.com.au.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code. For more information on the Code Governance Committee (CGC) go to www.insurancecode.org.au.

Complaints and disputes

If you have any concerns or wish to make a complaint in relation to this policy, our services or your insurance claim, please let us know and we will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedure. Please contact Aster Underwriting in the first instance to discuss or submit your complaint:

Aster Underwriting Pty Ltd

E: phils@asteruw.com

T: + 61 7 5579 1660

M: Complaints Manager, Aster Underwriting Pty Ltd, PO Box 337, Surfers Paradise Qld 4217

To allow Aster 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;



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- Name and address of the insurance intermediary through whom the policy was obtained;
- Reasons why you are dissatisfied and an explanation of the situation that led to the complaint; and
- Copies of any supporting documentation you believe may assist Aster in addressing your complaint appropriately.

We will acknowledge receipt of your complaint and do our utmost to resolve the complaint to your satisfaction within 10 business days.

If we cannot resolve your complaint to your satisfaction, we will escalate your matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's contact details are:

Lloyd's Australia Limited

E: ldraustralia@lloyds.com
T: (02) 8298 0783
M: Suite 1603 Level 16, 1 Macquarie Place, Sydney NSW 2000

A final decision will be provided to you within 30 calendar days of the date on which you first made the complaint unless certain exceptions apply.

You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint or at any time. AFCA can be contacted as follows:

Telephone: 1800 931 678
Email: info@afca.org.au
Post: GPO Box 3 Melbourne VIC 3001
Website: www.afca.org.au

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If your complaint is not eligible for consideration by AFCA, you may be referred to the Financial Ombudsman Service (UK) or you can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to you.

External Dispute Resolution

Investigation of your complaint will not exceed 30 calendar days in total. If a final decision cannot be provided within 30 calendar days Lloyd's Australia will advise you of the reasons for such delay and your right to escalate the matter to AFCA.

If your complaint is not resolved in a satisfactory manner to you, you may refer the matter to either AFCA, where applicable, or the Financial Ombudsman Service Ltd (UK) depending on eligibility related to your policy. AFCA 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. AFCA can advise you if your dispute falls within their Rules.

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

Australian Financial Complaints Authority contact details are:

T: 1800 931 678
E: info@afca.org.au
M: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
W: www.afca.org.au



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After your dispute is lodged with AFCA (where applicable), they will contact Aster and/or Lloyd's and ask for a response from both parties. Response times requested by AFCA vary depending on the situation.

If AFCA advises you that their Rules 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 AFCA, it may be eligible for referral to the Financial Ombudsman Service Ltd (UK). Any referral must occur within 6 months of the final decision.

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