



Document:

Complaints & Disputes Resolution (Lloyds/Non-Lloyds)

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1.2

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AUG 25

Aster Underwriting Pty Ltd (Aster / the Coverholder) is committed to meeting and exceeding our clients' expectations whenever possible and would like to know if your expectations have not been met.

What is a complaint:

General Insurance Code of Practice (GICOP): An expression of dissatisfaction made to us, related to our products or services, our staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected. A complaint also includes such expressions of dissatisfaction made about us on a social media channel or account owned or controlled by us, where the person making the complaint is both identifiable and contactable. ASIC Regulatory Guide 271 (RG271): An expression of dissatisfaction to or about an organization, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

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. This policy complies with the General Insurance Code of Practice.

Financial Hardship:

We will review any Financial Hardship application in accordance with Part 10 of the General Insurance Code of Practice (Financial Hardship) 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. QBE and Lloyd's have 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

The following standards apply to all complaints handling.

- You are entitled to make a complaint to us about any aspect of your relationship with us
- We will conduct complaints handling in a fair, transparent and timely manner.
- We will make available information about our complaints handling procedures.
- We will only ask for and take into account relevant information when deciding on your complaint.
- You will have access to information about you that we have relied on in assessing your complaint and an opportunity to correct any mistakes or inaccuracies.
- We will notify of the name and relevant contact details of the Employee assigned to liaise with you in relation to your complaint at each stage of the complaints process

If you have any concerns or wish to make a complaint in relation to this policy, our services or your insurance policy / claim, please let us know. 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;
- 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.

Depending on the circumstances, your complaint may also be referred to the Insurer for on-going conduct.

For policies placed with certain underwriters at Lloyds of London

Stage One

Your correspondence will be acknowledged within 24 hours of receipt, and we will notify Lloyds of your complaint within five (5) business days of receipt.

We will keep you informed about the progress of your complaint by responding within ten (10) business days.

When we respond to your complaint, we will respond in writing and we will tell you about our decision in relation to the complaint, and the reason/s for our decision, within ten (10) business days after receiving the complaint, provided we have all necessary information to hand and have completed any necessary investigations.

If further information, assessment or investigation is required we will advise you of this within ten (10) business days and agree a reasonable extension of time. If we cannot agree on an extension of time or if resolution is unlikely we are required to escalate your complaint to Lloyds. If however an extension of time is agreed we will keep you informed of the progress every ten (10) business days up to 30 calendar days unless it is resolved earlier or you agree to a lesser timeframe.

Stage Two

If resolution is not achieved with ten (10) business days and an extension is not requested, a complaint will be escalated to Lloyds Australia and Lloyds will be responsible for handling the IDR. We will notify you of the escalation and a copy of the "Lloyds – What to do if you have a Complaint" Brochure will be provided. Lloyds representatives in Australia are;

Lloyd's Australia Limited

- **Location:** Suite 1603 Level 16, 1 Macquarie Place, Sydney NSW 2000, Australia.
- **Phone:** (02) 8298 0700
- **Fax:** (02) 8298 0788
- **Email:** ldraustralia@lloyds.com

At any time you may refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA can be contacted as follows:

- **Phone:** 1800 931 678
- **Email:** info@afca.org.au
- **Post:** GPO Box 3 Melbourne VIC 3001

If AFCA advises you that your dispute/complaint is not within their jurisdiction, it may be eligible and therefore referred to the the Financial Ombudsman Service Ltd (UK) ~ FOS UK. Contact details for FOS US Are;

- **Phone:** 0300 123 9 123 or 0800 023 4 567
- **Email:** complaint.info@financial-ombudsman.org.uk
- **Mail:** Financial Ombudsman Service, Exchange Tower, London E14 9SR
- **Online:** www.financial-ombudsman.org.uk

Time limits may apply to lodge your complaint with AFCA and / or FOS UK, so you should act promptly or otherwise consult the relevant website for more information.

For policies placed with QBE

Step 1 – Talk to us

You can advise Aster of your complaint who will in turn advise the matter to QBE, or you can contact QBE Customer Relations team directly..

- **Phone:** 1300 650 503 (Monday to Friday from 9am to 5pm AEST/ADST except on public holidays).
- **Email:** complaints@qbe.com
- **Online:** <https://www.qbe.com/au/about/governance/complaints>
- **Post:** GPO Box 219, Parramatta NSW 2124

Please provide QBE with as much information as possible so they can try to fix the problem quickly and fairly. For additional assistance in lodging a complaint, please refer to qbe.com/au

A Dispute Resolution Specialist within QBE's Customer Relations will conduct an independent review of your complaint and provide you with an outcome.

They will:

- acknowledge your complaint
- review your complaint and all relevant information.
- update you on the progress of the review
- endeavour to provide a final decision in writing within 30 calendar days of you first raising your complaint
- contact you if they need more information or your complaint requires further investigation, explain what is required and to outline the reasons for any delay.

Step 2 – Still not resolved?

If you are not satisfied with the outcome ,you may refer your complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA):

- **Phone:** 1800 931 678
- **Email:** info@afca.org.au
- **Post:** GPO Box 3 Melbourne VIC 3001

AFCA provides a free, fair and independent resolution for financial complaints about insurance. We are a member of AFCA and their decisions are binding on us.

AFCA will inform you if your complaint falls within its jurisdiction. Time limits may apply to most complaints with AFCA. For more information visit afca.org.au

Privacy Complaints

If you are not happy with how we've handled your personal information, call us on + 61 7 5579 1660 or email us phils@asteruw.com

If you are not happy with how QBE has handled your personal information, call QBE on 1300 650 503 or email them at customercare@qbe.com

If you are not satisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC):

- **Phone:** 1300 363 992
- **Email:** enquiries@oaic.gov.au
- **Post:** OAIC, GPO Box 5288, Sydney, NSW, 2001
- **Online:** www.oaic.gov.au