



Lloyds Complaints Procedures

To ensure AFA Pty Ltd handles any complaint received in a fair, transparent and timely manner the following procedure will be followed when a complaint is received by AFA Pty Ltd relating to the business it underwrites on behalf of certain underwriters at Lloyds and AFA Pty Ltd Binder agreement..

If you or the insured person has a problem about anything to do with this insurance which you or the insured person feels we have not resolved to your or the insured persons satisfaction, please contact us on (02) 9259 8222 or phone 1300 728 997. The Complaints Manager will attend to the complaint within 10 working days if significant must report the breach to Lloyd's Australia within 5 business days who will then report it to Financial Ombudsman Service (FOS) within a total of 10 business days.

If AFA is not able to respond within 10 Business days we will agree an alternative timeframe with the customer. If an alternative timeframe can not be agreed AFA will treat the complaint as a dispute and make the customer aware of the Dispute Resolution Process. The customer will be kept informed of our progress every 10 working days.

If you or the insured person are not satisfied with the response, you may contact Lloyd's Underwriters' General Representative in Australia, located at Suite 2, Level 21, Angel Place, Sydney NSW 2000, telephone number (02) 9223 1433 who will attend to your dispute within 15 working days

If *you* or the *insured person* are still not satisfied, after Lloyds has considered the matter, and the problem or complaint relates to a policy covered by the insurance industry's independent review body, Financial Ombudsman Service Limited (FOS) Scheme then *you* or the *insured person* may refer the complaint to the FOS within three calendar months of receiving Lloyds final decision. This is a free service established to resolve disputes between customers and insurers.

You or the *insured person* may contact FOS at PO Box 3, Melbourne Victoria 3001, or phone 1300 780 808 or fax (03) 9613 6399. Their web site is <http://www.fos.org.au>

Please note that this organization is independent from *us*. It will not accept a complaint unless *you* or the *insured person* have first tried to resolve the problem with *us*. Please let *us* know if *you* or the *insured person* would like to be sent a brochure containing more information about the Code.

If the complaint is not covered by the FOS scheme, *we* will advise of other options for resolution.

Underwriters at Lloyd's proudly support the General Insurance Code of Practice. The purpose of the Code is to raise standards and service in the general insurance industry. If *you* or the *insured person* requires further information on the Code please contact *us*.