Complaints & Dispute Resolution Policy

For products and services provided for and on behalf of Chubb Insurance Australia Limited.

We understand that you could be dissatisfied with our organisation, our products and services, or the complaints handling process itself. We take all our customer's concerns very seriously and have detailed below the complaints process that you can access.

GENERAL INSURANCE CODE OF PRACTICE

Chubb Insurance Australia Limited (**Chubb**) is a signatory to the General Insurance Code of Practice (the **Code**) and are bound to comply with its terms. When acting as agent for and on behalf of Chubb, SLE Worldwide Australia Pty Limited and Pacific Underwriting Corporation Pty Limited (hereafter referred to as **We/Us**) must therefore also meet the requirements of the Code. The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and your rights under it is available at www.codeofpractice.com.au.

COMPLAINTS AND DISPUTE RESOLUTION

If you are dissatisfied with any aspect of your relationship with Us including products or services we have provided, Our staff, or the handling of a complaint, you can make a complaint to Us by contacting Us at:

Telephone	+61 (2) 9249 1500
Email	shane.cornford@sleworldwide.com.au
Post	The Complaints Manager SLE Holdings Pty Ltd GPO Box H308 Australia Square NSW 1215

We will attempt to resolve your complaint in accordance with our Internal Dispute Resolution (**IDR**) procedure which complies with the Code and ASIC Regulatory Guide 271 (RG 271). The members of our complaint handling team are trained and committed to handle complaints objectively, fairly and efficiently.

To assist Us in reviewing your complaint, please provide Us with your claim or policy number (if applicable) and as much information as you can about the reason for your complaint. Any complaint will be handled by a person with appropriate knowledge or experience (and if the complaint is about a person, the complaint handler will not be the person who is the subject of the complaint). When we are considering your complaint, we will only ask for, and rely on, information that is relevant to our decision.

As part of our IDR procedure:

- we will **acknowledge** receipt of your complaint and provide you with the name and contact details of the person assigned to reviewing it within one (1) business day of receiving your complaint (or otherwise as soon as practicable).
- we will **assess and investigate** your complaint and provide updates about the progress of your complaint at least every ten (10) business days, unless you agree otherwise.
- we will make a decision in relation to your complaint and provide our **response** in writing within thirty (30) calendar days. If we are unable to make this decision within this timeframe we will provide you with a reason for the delay and advise of your right to take your complaint to the Australian Financial Complaints Authority (AFCA) as detailed below, subject to its Rules. If your complaint falls outside the AFCA Rules, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

- We will give you the information we relied on when making a decision about your complaint within ten (10) business days of you asking for it.
- Please note that if we have resolved your complaint to your satisfaction by the end of the 5th (fifth) business day after we have received it, and you have not requested that we provide you a response in writing, we are not required to provide a written response. However this exemption does not apply to complaints regarding a declined claim, the value of a claim, or about Financial Hardship.

External Dispute Resolution

If you are dissatisfied with our complaint determination, or we are unable to resolve your complaint to your satisfaction within thirty (30) days, you may refer your complaint to AFCA, subject to its Rules. AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission **(ASIC)**. We are a member of this scheme and we agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA's contact details are:

Telephone	1800 931 678
Email	info@afca.org.au
Post	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Time limits may apply to complain to AFCA (generally two years from the date of our response to your complaint). You should act promptly or consult www.afca.org.au to confirm the time limit relevant to your circumstances.

Additional Assistance

We encourage customers who might need additional assistance in lodging a complaint to view our Vulnerability Policy which is available from our website under 'Help and Support'.

If you require assistance from a translator when contacting Us, you can call Translating and Interpreting Service (TIS) National on 131 450 or go to www.tisnational.gov.au for more information.

If you have a speech or hearing impairment and require assistance to make or receive phone calls, you can contact the National Relay Service for assistance. You can also go to www.accessibletelecoms.org.au which is a free service to find information about telecommunications services for people with disabilities.