

COMPLAINTS & DISPUTE RESOLUTION POLICY

Underwriters at Lloyd's and FTA (as their agent) are committed to providing you with superior products and service. However, should you have any reason to believe that we have not met your expectations, please contact us immediately to address any issues that have arisen. Underwriters at Lloyd's and FTA will ensure that all complaints are dealt with efficiently, objectively and fairly to ensure timely rectification is achieved. The following procedures outline your options should you be dissatisfied with any decision or service provided by us.

FTA's Internal Dispute Resolution Process

Should you have a complaint or dispute arise, please address immediately to our Complaints Officer:

Email: quotes@FTAinsurance.com.au

Mail: Complaints Officer

FTA Insurance Pty Ltd

PO Box 21

Roseville NSW 2069

Phone: 02 9003 1660

We commit to acknowledging your complaint in writing within five (5) business days. Furthermore, we will respond to your complaint within fifteen (15) business days, provided all necessary information and investigations have been completed. In the event we are not able to respond within fifteen (15) business days, we will let you know as soon as practicable and discuss a reasonable alternative time frame with you. Where possible, we will attempt to meet any reasonable time requirements you may request. FTA will continue to update you on the progress of your complaint or dispute at least every ten (10) business days until we have responded to it. If our resolution or complaints decision does not resolve your complaint to your satisfaction, you have the right to take your complaint to the next stage of the complaints and disputes process.

External Lloyd's Australia Complaints & Disputes Process

Where the complaint or dispute relates to a Lloyd's policy or claim:

In the unlikely event that our initial internal process does not resolve the matter or you are not satisfied with the way your complaint has been dealt with by FTA, you should contact:

Lloyd's Underwriters' General Representative in Australia

Email: ldraustralia@lloyds.com

Mail: Level 9, 1 O'Connell Street

Sydney NSW 2000

Phone: 02 8298 0783

When you lodge your dispute with Lloyd's, they will usually require the following information:

- 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
- Details of the reasons for lodging the complaint
- Copies of any supporting documentation you believe may assist Lloyd's in addressing your complaint appropriately

Following receipt of your complaint, you will be advised whether your dispute will be handled by either Lloyd's Australia or the Policyholder & Market Assistance Department at Lloyd's in London:

1. Where your complaint is eligible for referral to the Australian Financial Ombudsman Service (FOS), your complaint will be reviewed by a person at Lloyd's Australia with appropriate authority to deal with your dispute.
2. Where your complaint is not eligible for referral to the Australian FOS, Lloyd's Australia will refer your complaint to the Policyholder & Market Assistance Department at Lloyd's, who will then liaise directly with you.

Your complaint will be acknowledged in writing within five (5) business days of receipt, and you will be kept informed of the progress of Lloyd's review of your complaint at least every ten (10) business days. The length of time required to resolve a particular dispute will depend on the individual issues raised, however in most cases you will receive a full written response to your complaint within fifteen (15) business days of receipt, provided Lloyd's have received all necessary information and have completed any investigation required.

Financial Ombudsman Resolution (FOS) Process

If after the above Lloyd's review, your complaint has still not been resolved in a manner satisfactory to you, you may refer the matter to the Financial Ombudsman Service (FOS).

FOS can be contacted by the following methods:

Mail: GPO Box 3, Melbourne VIC 3001

Phone: 1300 780 808

FOS is an independent body that operates nationally in Australia and aims to resolve disputes between you and your insurer, in this case FTA Underwriting. Your dispute must be referred to the FOS within two (2) years of the date of Lloyd's final decision. Determinations made by FOS are binding upon us. This procedure is free of charge to policyholders.