



## Complaints Procedures

Our aim is to provide the highest service to our policyholders and, we have developed the following procedures for the fair handling of complaints from Lloyd's policyholders:

<p><b>Stage 1</b></p>	<p>Any complaint relating to your Policy or a claim should be addressed to Precision Underwriting Agency Pty Ltd as Lloyd's insurance intermediary in the first instance – in most cases this will resolve Your grievance. Please send to:</p> <p style="text-align: center;"><b>Precision Underwriting Agency Ltd</b></p> <p style="text-align: center;"><b>31 Willoughby Road</b></p> <p style="text-align: center;"><b>Terrigal NSW 2260</b></p> <p style="text-align: center;"><b>1300</b></p> <p style="text-align: center;"><b><a href="mailto:info@precisionunderwriting.com.au">info@precisionunderwriting.com.au</a></b></p>	<p>We will acknowledge Your complaint within 48 hours by telephone or email.</p> <p>We aim to resolve Your complaint where possible within 15 business days.</p>
<p><b>Stage 2</b></p>	<p>If Stage 1 does not resolve the matter or You are not satisfied with the way a complaint has been dealt with, You should contact:</p> <p style="text-align: center;"><b>Lloyd's Australia Limited</b>  <b>Level 9, 1 O'Connell Street</b>  <b>Sydney</b>  <b>NSW 2000</b>  <b>Australia</b></p> <p style="text-align: center;"><b>T: +61 (0)2 8298 0783</b>  <b>F: +61 (0)2 8298 0788</b>  <b>E: <a href="mailto:ldraustralia@lloyds.com">ldraustralia@lloyds.com</a></b></p>	<p>Your dispute will be acknowledged in writing within 5 business days of receipt and will be reviewed by a person with appropriate authority to deal with the dispute.</p>

<b>External Dispute Resolution</b>	<p>If Your complaint is not resolved within 45 calendar days, or not resolved in a manner satisfactory to You, You may refer the matter to Australian Financial Complaints Authority (AFCA) as follows:</p> <p>AFCA can be contacted by post GPO Box 3, Melbourne VIC 3001, phone 1800 931 678 or email <a href="mailto:info@afca.org.au">info@afca.org.au</a>.</p> <p>More information can be found on their website <a href="http://www.afca.org.au">www.afca.org.au</a>.</p> <p>AFCA is an independent body that operates nationally in Australia and aims to resolve disputes between You and Your insurer. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Determinations made by AFCA are binding upon Us.</p>	<p>This service is free of charge to policyholders.</p>
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