



PIUS COMPLAINTS POLICY

OUR SERVICE COMMITMENT

We are proud of our service standards and support the General Insurance Code of Practice.

In an unlikely event that you are not satisfied with our service, one of our products or our decision on your claim, we have an internal dispute resolution process in place to deal with any complaint you may have.

WHAT IS A COMPLAINT

A complaint is an expression of dissatisfaction made to or about an organisation, 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.

WHAT TO DO IF YOU HAVE A COMPLAINT

If we haven't met your expectations or you do not agree with a decision we have made and you'd like to make a complaint, please tell us either via your Insurance Broker, or contact Pacific Indemnity directly on the details below:

Pacific Indemnity complaint contact details:

via telephone: 03 9042 3506

or via email: Claims: claims@pacificindemnity.com.au

Underwriting: underwriting@pacificindemnity.com.au

We aim to resolve your complaint as quickly as possible, and you will be kept informed as to the progress of your complaint.

Please read the section below that is relevant to your complaint to understand the complaint process.

If your complaint relates to the following, please contact us for the complaints process:

- Professional Indemnity products issued by CGUA (75%) / Zurich (25%);

Lloyd's – Professional Indemnity

If you have a complaint about **Professional Indemnity** product issued by certain underwriters at Lloyd's, led by **Markel Syndicate MKL 3000**:



Firstly, contact your Broker or Pacific Indemnity directly (on the details noted above) about your concerns. Please provide your claim or policy number (as applicable) and as much information as you can about the reason for your complaint.

We will acknowledge your complaint within 1 business day of receipt and provide you with the name and contact details of the person reviewing your complaint. We will also notify Lloyd's of your complaint.

We will investigate and try to resolve your complaint to your satisfaction within 10 business days of receipt.

If we can resolve your complaint to your satisfaction within five (5) business days of receipt of your complaint:

- we will only provide you with a written response if you have requested a response in writing; or your complaint relates to a declined (or partially declined) claim, the value of a claim, or financial hardship.

If we can resolve your complaint to your satisfaction within 10 business days of receipt of your complaint:

- we will provide you with a written response.

If we are unable to resolve your complaint to your satisfaction within 10 business days:

- we will escalate your complaint to Lloyd's Australia who will decide if the complaint will be reviewed by their office or the Lloyds' UK Complaints team.
- Lloyd's Australia will acknowledge receipt of the escalation and provide you with the contact details of the person handling your complaint within 1 business day.

A final decision will be provided to you in writing within 30 calendar days of the date your complaint was first made.

External Review:

If you are not satisfied with our final decision, or if we have not resolved your complaint within 30 calendar days, you may refer your complaint to the Australian Financial Complaints Authority (AFCA) at any time. AFCA provides a free and independent dispute resolution service. AFCA will confirm if they can assist you:

Telephone: 1800 931 678

Post: GPO Box 3, Melbourne, VIC 3001

Online: www.afca.org.au

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If your complaint is not eligible for consideration by AFCA, you may be referred to the Financial Ombudsman Service (UK) or seek independent legal advice.

Lloyd's – Directors & Officers Liability

If you have a complaint about **Directors & Officers Liability** product issued by certain underwriters at Lloyd's, **led by Brit Syndicate BRT 2987**:



Firstly, contact your broker or Pacific Indemnity directly (on the contact details above) about your concerns. Please provide your claim or policy number (as applicable) and as much information as you can about the reason for your complaint.

We will acknowledge your complaint within 1 business day of receipt and immediately pass the complaint to Lloyd's Underwriters who will review the complaint and provide you with a written final decision within 30 calendar days of the date the complaint was first made.

External Review:

You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within thirty (30) calendar days of the date on which you first made your complaint or at any time. AFCA will confirm if they can assist you:

Telephone: 1800 931 678

Post: GPO Box 3, Melbourne, VIC 3001

Online: www.afca.org.au

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If your complaint is not eligible for consideration by AFCA, you may be referred to the Financial Ombudsman Service (UK) or seek independent legal advice.

AXA XL – Management Liability:

If you have a complaint about **Management Liability** products issued by **XL Insurance Company SE, Australia Branch (AXA XL)**:

Firstly, contact your broker or Pacific Indemnity directly (on the contact details above) about your concerns. Please provide your claim or policy number (as applicable) and as much information as you can about the reason for your complaint.

We will acknowledge receipt of the complaint within 24 hours including providing contact details of the person reviewing the complaint.

We will try to resolve the complaint at first contact or shortly thereafter. If we are unable to do so, we will escalate the complaint to a Manager or another senior person to review and/or take over the complaint under our IDR process.

We will keep you informed of the progress of the review of the complaint at least every 10 business days.

We will provide a written final response to you within 30 calendar days of receipt of the complaint.

If your Complaint is resolved to your satisfaction within 5 business days of receipt, we will not issue a written final response unless:

- you ask for a written response;
- your complaint involves financial hardship;
- the complaint relates to a declined (or partially declined) claim; or
- the complaint relates to the value of a claim.

**External Review:**

If you are not satisfied with the decision made by us you may wish to seek an external review, such as referring the issue to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution. AFCA has authority to hear certain complaints. AFCA will confirm if they can assist you:

Telephone: 1800 931 678

Post: GPO Box 3, Melbourne, VIC 3001

Online: www.afca.org.au