



DISPUTE RESOLUTION

Proclaim's goal in dealing with any customer complaint is to provide a prompt, transparent and fair process for the resolution of complaints and disputes.

A complaint is an expression of dissatisfaction, related to our services, where a response is explicitly or implicitly expected. A complaint can be made verbally or in writing. A dispute is an unresolved complaint.

WHY DOES PROCLAIM HAVE AN INTERNAL DISPUTE RESOLUTION POLICY?

Proclaim's Internal Dispute Resolution Policy (IDR Policy) incorporates the standards and requirements prescribed by the Corporations Act 2001 and The Insurance Council of Australia Code of Practice.

This includes the following general requirements:

- We will conduct complaints handling in a fair, transparent and timely manner
- We will make available information about our complaints handling procedures.
- We will only ask for and take into account relevant information when deciding on your complaint.
- You will have access to information about you that we have relied on in assessing your complaint and an opportunity to correct any mistakes or inaccuracies.
- Where an error or mistake in handling your complaint is identified, we will immediately initiate action to correct it.
- We will keep you informed of the progress of our response to your complaint.

In the event your complaint is not resolved, it will be treated as a dispute and will enter our "Internal Dispute Resolution" (IDR) process. The issue will then be considered by an independent and impartial Officer of Proclaim with the appropriate experience, knowledge and authority to deal with it. In some cases this function will be performed by our insurer client.

By documenting our IDR policy in this way, we aim to ensure our staff:

- understand and comply with the IDR procedures; and
- Promote accountability and transparency of the IDR policy.

HOW DO YOU MAKE A COMPLAINT?

A complaint can be made by telephone, in person or in writing. If a complaint is made in writing all responses will also be in writing.

If you tell us you want our response reviewed, we will:

- Treat it as a dispute;
- Notify you of the name and contact details of the employee assigned to liaise with you in relation to your dispute; and
- Respond to your dispute within 15 business days provided we receive all necessary information and have completed any investigation required.

In cases where further information, assessment or investigation is required we will agree reasonable alternative timeframes. If we cannot reach agreement and your policy is underwritten by a Lloyd's Syndicate, we will automatically escalate your dispute to Lloyd's Australia and advise you accordingly.

HOW DO YOU CONTACT US?

A complaint can be made by contacting us in any of the following ways:

Internet: www.proclaim.com.au
Telephone: 03 9660 5200
Facsimile: 1300 858 329
Mail: Proclaim, Level 9, 271 Collins Street, Melbourne, Vic, 3000

WHAT ARE THE TIME LIMITS FOR RESPONDING TO COMPLAINTS?

If all the relevant information has been received by us, then we will, within 10 business days of receipt of a complaint, either:

- Complete the investigation and advise you of the outcome; or
- Refer the matter to our client (where it falls outside our authority); or
- Advise you of the need for more time to complete our investigation.

WHAT HAPPENS NEXT?

When we have completed our investigation of your complaint, we will advise you, in writing, of the outcome of the investigation. If the outcome is not in your favour, we will:

- Advise you of the reasons for our determination; and
- Advise you that the dispute may be referred to an External Dispute Resolution scheme.

In special circumstances or where a claim is being or has been investigated, we may decline to release information but we will not do so unreasonably. In these circumstances, we will give you reasons. We will provide our reasons in writing upon request.

LLOYD'S POLICIES

Where your policy is issued under a binding authority with an Australian coverholder and should Proclaim be unable to resolve your complaint, we will immediately refer the matter to Lloyd's Australia. We will provide you with a brochure from Lloyd's Australia explaining the complaint process. You will be advised by Lloyd's Australia whether your dispute will be handled by Lloyd's Australia or by the Lloyd's Complaints team in the UK, or what other avenues are available to you.

If it is handled by Lloyd's Australia, they will issue a response to your complaint within 30 working days. It is necessary to refer these matters to Lloyd's Australia before you are able to approach AFCA with a dispute relating to a Lloyd's policy. Again, this service is free to claimants.

Lloyd's Australia Limited
Level 16, 1 Macquarie Place

Sydney NSW 2000
Tel: (02) 8298 0783
Email: jdaustralia@loyds.com

Where your complaint is not eligible for referral to AFCA but it falls within the jurisdiction of the UK Financial Ombudsman Service, Lloyd's Australia will refer your complaint to the Lloyd's Complaints Team in the UK who will review your complaint and correspond directly with you.

For all other matters you will be advised what other avenues may be available to you.

FURTHER ASSISTANCE

We will do everything to reach a resolution within the terms of the policy. If, however, you are still dissatisfied with our decision you may choose to refer to the Insurance Industry's independent external dispute resolution body, the Australian Financial Complaints Authority ("AFCA").

AFCA is an independent body that operate nationally in Australia and aim to resolve disputes between you and your insurer. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Like our IDR process, the AFCA service is free to claimants. Your dispute must be referred to AFCA within 2 years of the date of our final decision. Determinations made by AFCA are binding upon us.

To find out more about the role of the AFCA visit the AFCA website at: www.afca.org.au

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

