



Claims Handling

We will attend to your claim in accordance with the underwriter's policy terms and conditions as set out in the policy booklet provided to you by your insurer. This will inform you of what you are covered for and what is not insured by the policy.

Our Claims Process

Within 3 business days of receiving notification of your claim we will acknowledge receipt of your claim, advise you what is required of you to assist us and explain the direction your claim will take.

If required we will appoint a dually qualified service provider who will assist us in the assessment, rectification and settlement of your claim. At all time we will conduct claims handling in a fair, transparent and timely manner.

We will maintain contact with you during this period and within 20 business days advise you as to the progress of your claim.

If you write us requesting routine information we will respond to you within 10 business days.

We will advise in you in writing of our decision to accept or reject your claim within 10 business days of receiving all the relevant information.

Complaints and Dispute Resolution:-

Stage 1 – Complaint Handling Procedure

If you are dissatisfied with our service and wish to lodge a complaint, you can notify us of this by telephone, email or by post;

complaints@claimsactive.com.au

The Compliance Officer

ClaimsActive Pty Ltd

GPO Box 3772

Sydney NSW 2001

(02) 9207 3945

We will investigate your complaint and keep you informed of the progress. We will respond to your complaint within 15 business days provided we have all the necessary information. If further information is required, we will work with you to agree reasonable alternative time frames.

Stage 2 - Internal Dispute Resolution (IDR)

If you are dissatisfied with our response to your complaint, you may ask that your complaint be treated as a dispute and referred to our dispute resolution team.

Please be assured that the members of our dispute resolution team are independent of our complaints handling team and will review the dispute, objectively, fairly and efficiently.



You may contact our dispute resolution team by email or telephone or by sending details of your dispute by post at:

disputeresolution@claimsactive.com.au

Internal Dispute Resolution Service
ClaimsActive Pty Ltd
GPO Box 3772
Sydney NSW 2001

We will keep you informed of the progress of our review of your dispute at least every 10 days and will respond to your dispute in writing within 15 business days provided we have all the information and have completed our investigation. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames.

We will respond to your dispute in writing, giving you our reasons for our decision and information about how to access available external dispute resolution schemes.

In respect of our Lloyds's business, if you are not happy with our response you should contact Tracey Bryan at:

Lloyd's Australia Limited
Suit 2 Level 21 Angle Place
123 Pitt St Sydney NSW 2000
Ph: (02) 9223 1433
Fax: (02) 9223 1456
Email: tracey@lloydsaustralia.com.au

Stage 3- External Dispute Resolution (EDR)

The General Insurance Code of Practice provides for an external dispute resolution scheme operated by the Financial Ombudsman Service Limited (FOS). Where a dispute is covered by the FOS Terms of Reference, the General Insurance Division of FOS offers free and accessible dispute resolution service to consumers.

If you are dissatisfied with our dispute determination or we are unable to resolve your complaint or dispute to your satisfaction within 45 days, you may refer your complaint or dispute to the FOS.

If you would like to refer your dispute to the FOS, you must contact them within 2 years of the date of our final decision.

For Lloyd's policy holders this EDR step is only available after having the matter reviewed by Lloyd's Australia Ltd as advised under Stage 2 above.

Protecting Your Privacy

We collect, use and retain your personal information in accordance with the National Privacy Principles. We will only use or disclose information about you for the purpose that you gave us the information or where a lawful exception applies and we will keep information about you secure from unauthorised use.