

OUR COMMITMENT TO YOU

The service standards of The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473, AFSL 241436) are high, and we strive to make our customers happy.

We want to keep improving, so if our products or services, including that of our agents, do not meet your expectations let us know so we can address these issues immediately.

The following summarises the process you can expect Hollard Personal Insurance to undertake in order to resolve your complaint.

Hollard Personal Insurance has developed its complaints handling process to comply with legislative, regulatory, and industry standards, including the Insurance Council of Australia General Insurance Code of Practice ('Code of Practice').

ASSESSING AND RESOLVING YOUR COMPLAINT

When assessing and resolving your complaint you can expect Hollard Personal Insurance:

- To deal with your complaint in accordance with our complaints handling procedure, and to provide information about the process upon your request.
- To deal with your complaint free of charge.
- To deal with your complaint in accordance with the Code of Practice, and provide you with access to a copy of the Code of Practice upon your request.
- To deal with your complaint in accordance with Hollard's Privacy Policy, and to provide you with access to a copy of that policy upon your request.

HOW WE RESOLVE YOUR COMPLAINT

We welcome every opportunity to resolve any concerns you may have with our products or service. In the first instance, we suggest you contact your insurance broker. If your concern is not resolved to your satisfaction, please follow these steps:

Step 1: Contact us

You can contact our team on:

Phone: 1300 020 287

Email: connect@hollardinsurance.com.au

We aim to resolve the complaint at the time of initial contact. If not immediately resolved we will commit to responding to your complaint within 15 business days of first being notified of the complaint or agree a reasonable alternative timetable with you.

To enable us to consider your complaint fully and quickly, you will need to provide the following information:

- an explanation of the situation that led to the complaint;
- any new information not currently in our possession that may have a bearing on our understanding of the complaint; and
- a statement of any action that you would like us to take to resolve the complaint.

Upon final consideration of your complaint we will inform you of our proposed resolution and the timeframe we will take to implement.

Step 2: Internal Dispute Resolution

If you are not satisfied with our response you may refer it in writing to our Dispute Resolution Specialist, which is independent of the original complaint review.

The Dispute Resolution Specialist will investigate all details of your complaint and will provide a written response outlining any reason for the decision and will inform you of any action we intend to take in resolution of the complaint.

The Dispute Resolution Specialist will respond within 15 business days. Should this be unachievable, the Dispute Resolution Specialist may request a later response date.

You may write to our Dispute Resolution Specialist at:

The Hollard Insurance Company Pty Ltd
Locked Bag 2010, St Leonards, NSW 1590
Phone: +61 2 9253 6600
Email: resolution@hollard.com.au

Step 3: External Dispute Resolution scheme

In the event your concerns are not resolved to your satisfaction by the Dispute Resolution Specialist, or your complaint has not been resolved within 45 days of the date we first received your complaint, your dispute may also be escalated to the Australian Financial Complaints Authority ("AFCA"). AFCA will provide a free, independent review of all disputes concerning general insurance that are covered by their Rules.

You can obtain more information on AFCA and their service, by contacting them through one of the following means:

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