



Complaints Process

Contact us

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standunderwriting.com.au

We understand that occasionally you may not be satisfied with our products or services and you may have a complaint.

You are entitled to make a complaint to us and/or to your insurer, Liberty Mutual Insurance Company, Australia Branch (ABN 61 086 083 605) trading as Liberty Specialty Markets a company incorporated under the laws of Massachusetts, USA (the liability of members is limited) (Liberty Specialty Markets), about any aspect of your relationship with us.

There are established procedures for dealing with complaints and disputes regarding your policy or claim. All policyholders can take advantage of the complaints service.

Stage 1

Any enquiry or complaint relating to a policy or claim should be addressed to either your insurance intermediary (us) or to the administrator handling your claim in the first instance. In most cases this will resolve your grievance.

If they are unable to satisfy your concerns, they will refer the complaint to their supervisor or manager. If the manager cannot resolve the complaint, they will escalate it to our Internal Dispute Resolution area.

They will respond to your complaint within ten (10) business days provided they have all necessary information and have completed any investigation required. Where further information, assessment or investigation is required, they will agree to reasonable alternative timeframes with you. You will also be kept informed of the progress of your complaint.

Stage 2

In the unlikely event that this does not resolve your complaint, you should contact:

complaintsAP@libertyglobalgroup.com or in writing at
Locked Bag 18, Royal Exchange NSW 1225, Australia

If your concerns are complex, we may ask you to put them in writing.

The Internal Dispute Resolution area will review your dispute and provide you with a decision within thirty (30) business days*, provided all necessary information has been received and investigation is complete.

The Internal Dispute Resolution process will provide you with Liberty Specialty Market's final outcome.

When you lodge your dispute with Liberty Specialty Markets, they will usually require the following information:

- * Your name, postal address and telephone number
- * The type of insurance policy involved including policy and/or claim reference numbers;
- * Name and address of the insurance intermediary through whom the policy was obtained;

- * Details of the reasons for lodging the complaint;
- * Copies of any supporting documentation relevant in addressing your dispute appropriately.

*Please note the process and timeframes for any Claims-related complaints will be provided by the Claims department.

Stage 3

If your complaint is not resolved after the Internal Disputes Resolution process, you may refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA can be contacted by post at the following:

The Australian Financial Complaints Authority (AFCA)
GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Website: www.afca.org.au

AFCA is an independent body that operates nationally in Australia and aims to resolve disputes between you and your insurer. Your dispute must be referred to AFCA within two (2) years of the date of Liberty Specialty Market's final decision.

Determinations made by AFCA are binding upon us.