

OUR COMMITMENT TO YOU

The service standards of Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) are high, and we strive to make our customers happy. That is why we are committed to delivering a valuable service to our customers.

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.

This brochure summarises the process you can expect Hollard Commercial Insurance to undertake in order to resolve your complaint.

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

ASSESSING AND RESOLVING YOUR COMPLAINT

When assessing and resolving your complaint you can expect Hollard Commercial 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 Commercial Insurance'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 Hollard Commercial Insurance

You can contact Hollard Commercial Insurance by:

Online: www.hollardcommercial.com.au

Email: feedback@hollardcommercial.com.au

Phone: 1300 143 536

Mail: Locked Bag 2010, St Leonards NSW 1590

Hollard Commercial Insurance aims to resolve the complaint at the time of initial contact.

If not immediately resolved Hollard Commercial Insurance 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 Hollard Commercial Insurance's possession that may have a bearing on Hollard Commercial Insurance's understanding of the complaint; and
- A statement of any action that you would like Calibre Insurance 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 Hollard Commercial Insurance's response you may refer it in writing to our Internal Dispute Resolution Committee, which is independent of the original complaint review.

The committee will acknowledge your complaint in writing within 2 business days of receipt. If the committee requires further information, a request will be made at this time.

The committee 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 Hollard Commercial Insurance intends to take in resolution of the complaint.

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

You may write to our Internal Dispute Resolution Committee at:

The Hollard Insurance Company Pty Ltd
Internal Dispute Resolution Committee
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 Internal Dispute Resolution Committee, 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.

For AFCA to consider the dispute it must be lodged with them within two years of the date of this letter. 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

Should AFCA decline to consider this dispute, we may be able to provide details of an alternate external dispute resolution service.