

OUR SERVICE COMMITMENT

The General Insurance Code of Practice provides a set of minimum service standards that are observed by the general insurance industry. Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) ('HCI') is committed to comply with the Code. All policies taken out with us or new claims received by us will be covered by this Code.

If you would like a copy of the Code, please contact us on 1300 306 226 or contact the Insurance Council of Australia or the Australian Financial Complaints Authority ('AFCA') or visit www.codeofpractice.com.au

The objectives of the Code are:

- to promote better, more informed relations between insurers and their customers;
- to improve consumer confidence in the general insurance industry;
- to provide better mechanisms for the resolution of disputes; and
- to commit insurers to higher standards of customer service.

The code requires our staff and our representatives to:

- be open, fair and honest in our dealings with customers;
- commit to high standards of service when selling insurance, dealing with claims, responding to catastrophes and handling complaints.

Under the Code, we will also explain how you can make a claim, and we will provide you with a free and fair process for settling disputes.

MAKING A CLAIM

As soon as possible after an event occurs which may result in a claim, you must at your own expense:

- take all reasonable precautions to prevent or minimise further loss, damage or liability;
- notify the police immediately if any of your property is lost, stolen, maliciously or intentionally damaged or such loss is attempted or suspected;
- take all reasonable steps to recover lost or stolen property, and assist in apprehending any guilty party;
- it is also a good idea to make a note of what happened, gather details from any witnesses and take photos of the damaged property or situation.

Contact us

If an event has occurred giving rise to a claim, please contact us immediately:

Phone: 1300 306 226

Email: claims@hollardcommercial.com.au

Mail: HCI Claims Department;
Locked Bag 2010, St Leonards NSW 1590

You must also:

- notify your insurance agent or broker;
- complete and submit a claim form for our consideration with full particulars of your loss including details of any party who may be responsible;
- give us the opportunity to inspect any loss or damage before you carry out any repairs;
- keep any damaged or recovered stolen property and allow us to inspect it if necessary;
- obtain our consent before you authorise or commence repairs or otherwise incur any cost, unless the repair or cost is necessary to protect the insured property from further loss; and
- not admit, deny or negotiate any claim with any person.

If we have received all necessary information at the time your claim is lodged and no further assessment or investigation is required we will then decide to either accept or deny your claim. We will then notify you of our decision within 10 business days. Throughout this period, we will:

- notify you of the detailed information we require to make a decision on your claim;
- if necessary, appoint a loss assessor/loss adjuster; and
- provide an initial estimate of the time required to make a decision on your claim.

If we decide to appoint a loss adjuster or investigator in relation to your claim, we will notify you within 5 business days of their appointment. We will keep you informed as to progress on your claim at least every 20 business days and will respond to your routine requests for information within 10 business days.

FINANCIAL NEEDS

Where you can demonstrate that you are in urgent financial need of the benefits you are entitled to under the policy as a result of the event causing the claim, we will fast-track the assessment and decision making process and/or make an advance payment to assist in alleviating your immediate hardship within 5 business days of you demonstrating that need.

MAKING A COMPLAINT

How to resolve a complaint you may have with us

You may contact us at any time if you are dissatisfied with any matter relating to your insurance with HCl, including:

- our decision on your claim;
- our handling of your claim;
- the service of our representatives, assessors, loss adjusters or investigators; and
- your insurance policy.

If you make a complaint, we will provide you with information about the complaints handling procedure and handle your concern in a fair, transparent and timely manner. We also observe the HCl Insurance privacy policy which is available on our website.

We will respond to complaints within 15 business days providing we have all the necessary information to complete our investigation. If we need further information in order to respond to your concerns, we will agree a reasonable agreeable timeframe with you.

We will address complaints in accordance with HCl's Complaints Handling Process and the Insurance Council of Australia's General Insurance Code of Practice.

If you have a complaint:

Step 1: Contact HCl by:

Phone: 1300 306 226;

Email: feedback@hollardcommercial.com.au;

Mail: Locked Bag 2010, St Leonards NSW 1590

If HCl requires additional information they will contact you to discuss. If your complaint is not immediately resolved HCl will respond within 15 business days of receipt of your complaint or agree a reasonable alternative timetable with you.

Step 2: Internal Dispute Resolution

If You are not satisfied with HCl's response You may write to Our 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

If we are unable to resolve your complaint within 45 days of the date we first received your complaint or if you remain unsatisfied, you can seek a free review by AFCA. AFCA is an independent body, established by the Federal Government and we agree to accept its decision.

You can contact AFCA by:

Phone: 1800 931 678;

Email: info@afca.org.au;

Website: www.afca.org.au;

Mail: Australian Financial Complaints Authority,
GPO Box 3, Melbourne, VIC 3001.

In the event that AFCA considers that the nature of your complaint falls outside its terms of reference, then you may wish to consider obtaining independent legal advice to examine other courses of action potentially available to you to resolve this matter.

BUYING INSURANCE

We will provide you with information about our products and this Code when you buy insurance and on request. We will ask for relevant information from you in order to assess your application for cover and you will have the opportunity to correct any mistakes in relation to information that you have provided to us which we have relied upon in assessing the risk. If we decline to release information about our assessment of the risk, we will give you reasons and you will have the right to review our decision through the complaints handling procedure.

Where we cannot provide you with insurance cover, we will give you reasons and refer you to another insurer, Insurance Council of Australia or the National Insurance Brokers Association (NIBA) for information about alternative insurance options (unless you already have someone acting on your behalf). If you cancel your policy, we will refund any money owed to you within 15 business days.