

Complaints Procedure

Our commitment to customers

We aim to ensure that:

- Making a complaint is as easy as possible
- We treat your complaint seriously
- We deal with your complaint promptly and in confidence
- We learn from complaints and use them to review and improve our service

What is a complaint?

A complaint is when you tell us you are not happy about the service we provide. It can be about anything and could include

- When we do not deliver a service on time
- When we give you the wrong information
- When you receive a poor quality service
- When you have a problem with a member of staff

What is the definition of a complaint:

Expression of dissatisfaction made to an organisation, related to its service, products, or the complaints handling process itself, where a response is explicitly or implicitly expected.

Eligible complainants:

- a) an individual or individuals (including those acting as a trustee, legal personal representative or otherwise);
- b) a partnership comprising of individuals – if the partnership carries on a business, the business must be a Small Business;
- c) the corporate trustee of a self managed superannuation fund or a family trust – if the trust carries on a business, the business must be a Small Business;
- d) a Small Business (whether a sole trader or constituted as a company, partnership, trust or otherwise);
- e) a club or incorporated association – if the club or incorporated association carries on a business, the business must be a Small Business;
- f) a body corporate of a strata title or company title building which is wholly occupied for residential or Small Business purposes; or
- g) the policy holder of a group general insurance policy, where the dispute relates to the payment of benefits under that policy.

In relation to:

- (i) Retail General Insurance Policy (i.e. home, motor, sickness & accident, travel, personal & domestic property incl. valuables, pleasurecraft, caravans, fine art, farm etc,
- (ii) Residential Strata Title Insurance Product,
- (iii) Small Business Insurance Product (currently excluding legal liability or professional indemnity products);
or
- (iv) Medical indemnity insurance product.

Small Business means a business employing under 100 staff.

How to make a complaint

If you wish to make a complaint you can contact our Complaints Handler, Brian Atkin, in any of the ways listed below.

Brian Atkin is a Director of Wellington Underwriting Agencies Pty Ltd. In Brian's absence complaints will be managed by Kevin Corkery.

By email at brian.atkin@wellingtonu.com.au

In writing at:-

PO Box 60
WEST PERTH WA 6872

By phone on 0419 914 343

Your complaint will be fully investigated and a response issued in accordance with the below process.

If you are unhappy with the response you can contact:

Lloyd's Australia Limited
Level 9, 1 O'Connell Street
Sydney NSW 2000
Telephone: (02) 8298 0783
Email: ldraustralia@lloyds.com

If your complaint is not resolved in a manner satisfactory to you, you may refer the matter to:

The Australian Financial Complaints Authority if lodged on or after 1 November 2018
GPO Box 3
Melbourne VIC 3001
Telephone: 1800 931 678
Email: info@afca.org.au
Online: www.afca.org.au

Response times

We will acknowledge receipt of your complaint within one business day. This will include providing the name and contact details of the person reviewing the complaint.

If there is a delay in responding we will keep you informed of our progress.

Comments

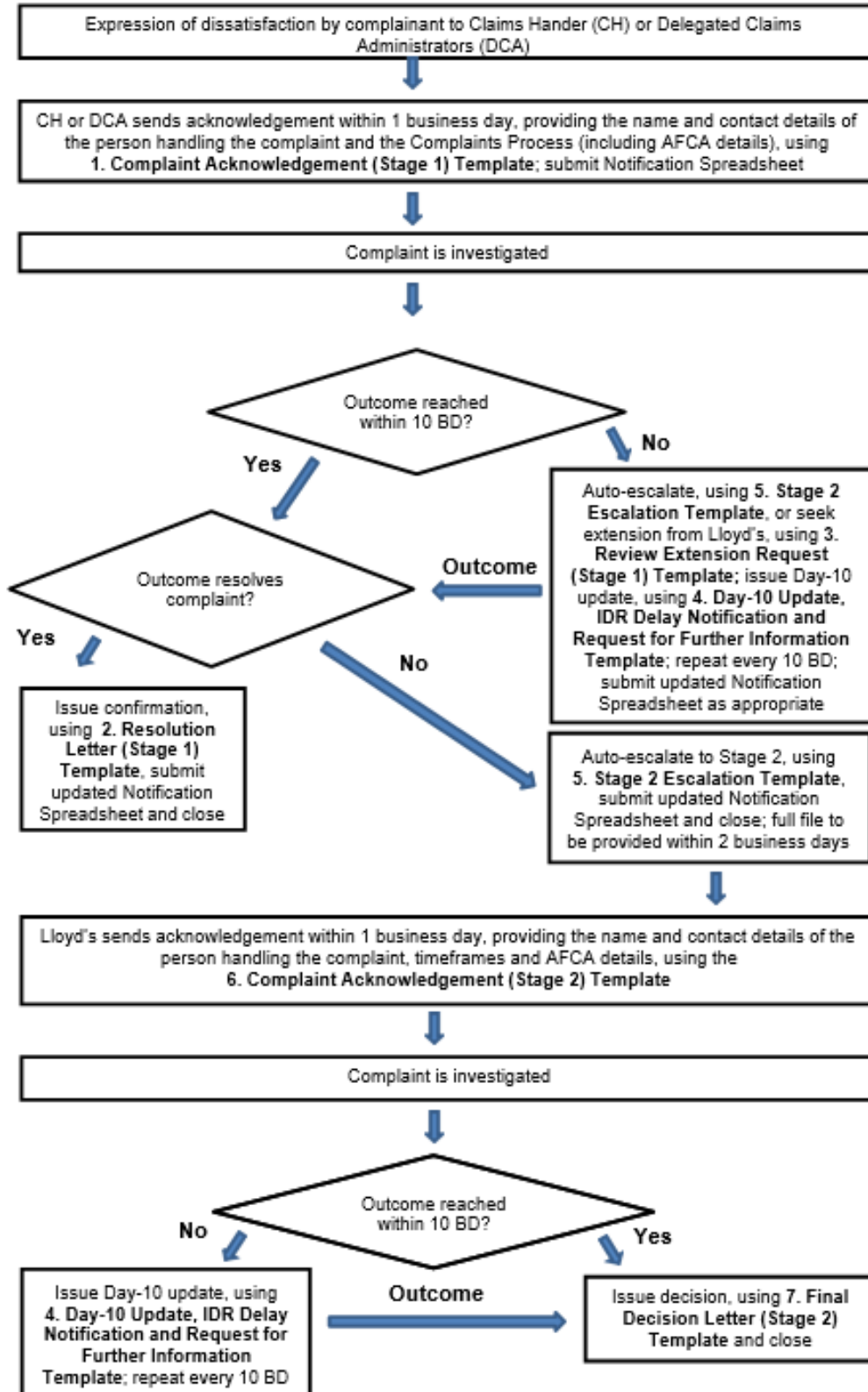
We are happy to receive any other comments on our service to customers. Please contact us in any of the ways mentioned above.

Alternatively you can email us from the contact us section of our website.

Wellington Underwriting Agencies Pty Ltd (Wellington) may not always have delegated authority to handle complaints, as stipulated in the Coverholder Binding Authority agreement. In this case Wellington will send details of the complaint received, together with all documentation relevant to the complaint to the relevant managing agent as soon as possible.

Complaints Process

Lloyd's Australia Complaints Handling Process Flow (Standard)



Staff Training

On commencement of employment with Wellington, all staff will be provided with a copy of our complaints handling procedure.

In the event of a complaint being received staff are instructed to forward the notification to our Complaints Handler, Brian Atkin, immediately.

All questions from staff in relation to the complains handling procedure are to be directed to our Complaints Handler, Brian Atkin.

Training is available both internally and from external sources for all staff to ensure they are kept up to date in regards to complaint handling requirements.

If changes are made to the complains procedure the updated document will be issued to all staff.

Complaints Log

Complaint #	Customer Name	Customer #	Person Handling Complaint	Date Received	Date Acknowledged	Complaint Category	Details of Complaint	Action Taken	Target Resolution Date	Actual Resolution Date	Outcome

Complaint category

- A. Overcharging or incorrect charges
- B. Delay
- C. Other administrative error
- D. Unsuitable or misleading advice
- E. Failure to carry out instructions
- G. Misleading advertising / product information
- H. Disputes over sums / amounts payable