

# Customer Satisfaction Policy

## Resolving Complaints and Disputes, Celebrating Compliments

Customer satisfaction is important to us and feedback is key to our understanding of our Client's needs and wishes.

We welcome your feedback both complaints and compliments on any of our products, policies, underwriting or claims service, your privacy or an issue related to the conduct of one of our employees or service providers such as investigators, loss adjusters, assessors, surveyors, collection agents or recovery specialists.

# Complaints

If we haven't met your expectations or you do not agree with a decision we have made please tell us. We have the following process to help you if you wish to make a complaint or manage a dispute:



## 1. TALK TO US

- + The first step in the process is to contact your insurance broker and/or a relevant member of our team using the contact details below.
- + The team member will try to resolve your complaint at first contact or shortly thereafter, if we are unable to do so, we may refer you to a manager (or you can ask to speak to a manager yourself).



## 2. INTERNAL DISPUTE RESOLUTION

- + If you are not satisfied with the outcome from our team, you may request a review via the following options;  
Email our Internal Dispute Resolutions team on [idr@360uw.com.au](mailto:idr@360uw.com.au)  
Free call: 1800 411 580  
Mail or in person: Attention IDR Officer  
Suite 3, Level 18  
201 Kent Street  
Sydney, NSW 2000
- + Your complaint is now considered a dispute.
- + The IDR team will contact you if they require additional information or have reached a decision. The IDR team will advise you of the progress of your complaint and the timeframe for a decision in relation to your complaint.



## 3. LLOYDS POLICIES

- + Where your policy is issued under a binding authority with an Australian Lloyds Coverholder, and should we be unable to resolve your complaint we will immediately refer the matter to Lloyds Australia.
- + We will provide you with a brochure from Lloyds Australia explaining the complaint process. You will be advised by Lloyds Australia whether your dispute will be handled by Lloyds Australia or the Lloyds Complaints team in the UK.  
Email: [idaustralia@lloyds.com](mailto:idaustralia@lloyds.com)  
Free call: (02) 8293 0783  
Mail or in person: Attention IDR Officer  
Level 16, 1 Macquarie Street  
Sydney, NSW 2000



## 4. EXTERNAL DISPUTE RESOLUTION

- + We expect our procedures will deal fairly and promptly with your complaint. If you are unhappy with the decision made by our IDR team you may wish to seek an external review, such as referring the issue to the Australian Financial Complaints Authority (AFCA).
- + AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA has authority to hear certain complaints. AFCA will confirm if they can assist you:  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Free call: 1800 931 678  
Mail: Australian Financial  
Complaints Authority  
GPO Box 3  
Melbourne VIC 3001  
Visit: [www.afca.org.au](http://www.afca.org.au)
- + Some time limits apply to AFCA complaints, so act quickly. Check the AFCA website to see if time limits apply to your situation.
- + Further information about our complaint and dispute resolution process is available by contacting us.



## COMPLIMENTS

If you have received exceptional service from one of our team please let us know. Positive feedback is welcomed and often overlooked. We will pass on your comments to the team member concerned and their immediate manager.  
Email: [compliance@360uw.com.au](mailto:compliance@360uw.com.au)



## OTHER FEEDBACK

If you have any general feedback or suggestions on how we could do things better please let us know. We regularly review our products and services.  
Email: [compliance@360uw.com.au](mailto:compliance@360uw.com.au)



360 Underwriting Solutions Pty Ltd **ABN** 18 120 261 270 **AFSL** 319181  
and their subsidiaries, related companies and Authorised Representatives.  
Suite 3, Level 18, 201 Kent St, Sydney, NSW 2000  
**Email.** [executive@360uw.com.au](mailto:executive@360uw.com.au) **Tel.** 02 4904 8302 **Web.** [360UW.com.au](http://360UW.com.au)

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