



Complaints and Dispute Resolution Policy

Resolving Complaints and Disputes

Complaints and Dispute Resolution Policy

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Underwriting Solutions

Complaints and Dispute Resolution Policy

Introduction

In this Complaints and Dispute Resolution Policy the use of “we”, “our”, “us” or “360” means 360 Underwriting Solutions Pty Ltd and its subsidiaries, related entities and Authorised Representatives.

We will always do our best to provide you the highest level of service but if we haven't met your expectations or you do not agree with a decision we have made, please tell us.

You can make a complaint about any aspect of your relationship with us, including your policy or claim and our service, staff or handling of a complaint.

We aim to resolve your complaint as quickly as possible and will keep you informed as to the progress of your complaint.

This Policy contains ten (10) sections. These sections describe our complaints and dispute resolution process for 360 and/or the insurer relevant to your complaint.

Please read the section that is relevant to your complaint carefully.

For further information about complaints, please see the Part 11 of the General Insurance Code of Practice (available at www.insurancecouncil.com.au/cop/) or contact us for further details:

Internal Dispute Resolutions Team

Telephone. 1800 411 580 (freecall)
Email. idr@360uw.com.au
Post. Attention IDR Officer
Suite 1, Level 18,
201 Kent St,
Sydney, NSW 2000

Section A: 360 and its service providers

This section covers complaints about 360 and its service providers, such as such as investigators, loss adjusters, assessors, surveyors, collection agents or recovery specialists.

In the event you have a complaint, we will follow the procedures below:

1. **Talk to us:** The first thing to do is contact us about your concerns:

Internal Dispute Resolutions Team

Telephone. 1800 411 580 (freecall)
Email. idr@360uw.com.au
Post. Attention IDR Officer
Suite 1, Level 18,
201 Kent St,
Sydney, NSW 2000

Our consultants will try to resolve complaints 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). The consultant or manager will attempt to respond and resolve your complaint as soon as possible. If they require more information, they will let you know. They will make a decision about your complaint within thirty (30) calendar days. When lodging a complaint, please provide us with your claim or policy number (as applicable) and as much information as you can about the reason for your complaint.

If we resolve your complaint to your satisfaction within five (5) business days, and you have not requested that we provide you a response in writing, we are not required to provide a written response. This exemption does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

We will keep you informed of the progress of your complaint at least every ten (10) business days, unless it is resolved earlier or you agree to a different timeframe.

To the extent allowable at law, if you request copies of the information we relied on to make a decision about your complaint, we must provide it within ten (10) business days of your request.

2. **Seek an external review:** We expect our procedures will deal fairly and promptly with your complaint. If you are unhappy with the decision made by us 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:

Telephone. 1800 931 678
Post. GPO Box 3,
Melbourne, VIC 3001
Online. www.afca.org.au

Section B: CGU (IAG)

This section covers complaints about products insured by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance (IAL). IAL is part of Insurance Australia Group Limited (IAG).

It covers the following products:

- + 360 Commercial Policies
- + 360 Commercial Motor Policies

In the event you have a complaint, we will follow the procedures below:

1. **Talk to us:** The first thing to do is contact us about your concerns.

Internal Dispute Resolutions Team

Telephone. 1800 411 580 (freecall)
Email. idr@360uw.com.au
Post. Attention IDR Officer
Suite 1, Level 18,
201 Kent St,
Sydney, NSW 2000

Our consultants will try to resolve complaints 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). The consultant or manager will attempt to respond and resolve your complaint as soon as possible. If they require more information, they will let you know. They will aim to respond within fifteen (15) calendar days of receipt of your complaint. When lodging a complaint, please provide us with your claim or policy number (as applicable) and as much information as you can about the reason for your complaint.

- 2. IAG Customer Relations:** If we can't resolve your complaint to your satisfaction within fifteen (15) calendar days, we will escalate your complaint to IAG's Customer Relations department who will make a decision in relation to your complaint within a further fifteen (15) calendar days (and not exceeding a total of thirty (30) calendar days from when you first made your complaint to us). You can also contact IAG's Customer Relations department directly:

Telephone. 1800 045 517
Fax. 1800 649 290
Email. customer.relations@iag.com.au
Post. Free post (no stamp needed) at:
Customer Relations
Reply Paid 89824,
Sydney, NSW 2001

IAG's Customer Relations department will contact you if they require additional information or have reached a decision. IAG's Customer Relations department will also advise you of the progress of your complaint every ten (10) business days.

- 3. Seek an external review:** We expect our (and IAG's) procedures will deal fairly and promptly with your complaint. If you are unhappy with the decision made by us (or IAG's Customer Relations department) 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:

Telephone. 1800 931 678
Post. GPO Box 3,
Melbourne, VIC 3001
Online. www.afca.org.au

Section C: QBE

This section covers complaints about products insured by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 (QBE).

It covers the following products:

- + **360 Construction & Engineering Policies**
- + **360 Farm and Regional Policies**
- + **360 Marine, Cargo and Transit Policies (except the Nominated Items In Transit Policies)**
- + **360 Professional and Financial Risks Policies**
- + **360 Quick Construct Policies (Section 1 only)**
- + **Anchorage Marine Policies**
- + **Fleetsure Policies**

In the event you have a complaint, we will follow the procedures below:

- 1. Talk to us:** The first thing to do is contact us about your concerns.

Internal Dispute Resolutions Team

Telephone. 1800 411 580 (freecall)
Email. idr@360uw.com.au
Post. Attention IDR Officer
Suite 1, Level 18,
201 Kent St,
Sydney, NSW 2000

- 2. QBE Customer Relations:** Within one (1) business day of receiving your complaint, we will escalate your complaint to QBE's Customer Relation team. QBE will investigate your complaint and make every effort to ensure your complaint is dealt with promptly. QBE will let you know if they require additional information and will inform you of the progress of your complaint at least every ten (10) business days. QBE will provide you with a formal decision in writing within thirty (30) calendar days of your complaint being received.
- 3. Seek an external review:** If you're not happy with the final decision, or if QBE have taken more than thirty (30) calendar days to respond to you from the date you first made your complaint, you can, if eligible, refer your complaint 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:

Telephone. 1800 931 678
Post. GPO Box 3,
Melbourne, VIC 3001
Online. www.afca.org.au

Section D: Lloyd's

This section covers complaints about products insured by certain Underwriters at Lloyd's.

Part 1

This part covers the following products:

- + **360 Accident & Health Policies**
- + **360 Complex Risks Policies (Unoccupied Property Policies only)**
- + **360 School Fee Protect Policies**

In the event you have a complaint, we will follow the procedures below:

1. **Talk to us:** The first thing to do is contact us about your concerns.

Internal Dispute Resolutions Team

Telephone. 1800 411 580 (freecall)
Email. idr@360uw.com.au
Post. Attention IDR Officer
Suite 1, Level 18,
201 Kent St,
Sydney, NSW 2000

We will acknowledge your complaint within one (1) business day of receipt and provide you with the name and contact details of the person reviewing your complaint. We will also notify Lloyd's of your complaint.

We will then investigate and take all reasonable steps required to resolve your complaint to your satisfaction within ten (10) business days of receipt.

If we can resolve your complaint to your satisfaction:

- a. within five (5) business days of receipt of your complaint, we are not required to provide you with a written response unless:
 - i. you have requested a response in writing; or
 - ii. your complaint relates to a declined (or partially declined) claim, the value of a claim, or financial hardship.
 - b. Within ten (10) business days, we will provide you with a written resolution letter.
2. **Escalation to Lloyd's Australia:** Where we are not able to resolve your complaint to your satisfaction within ten (10) business days, we will escalate your complaint to Lloyd's Australia within two (2) business days. Lloyd's Australia will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's contact details are:

Lloyd's Australia Limited

Telephone. (02) 8298 0783
Email. ldraustralia@lloyds.com
Post. Attention IDR Officer
Suite 1603, Level 16
1 Macquarie Place
Sydney, NSW 2000

Lloyd's Australia will acknowledge receipt of the escalation and provide you with the contact details of the person handling your complaint within one (1) business day.

3. **Final Decision:** A final decision will be provided to you within thirty (30) calendar days of the date on which you first made your complaint.
4. **Seek an external review:** You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within thirty (30) calendar days of the date on which you first made your complaint or at any time. AFCA will confirm if they can assist you:

Telephone. 1800 931 678
Post. GPO Box 3,
Melbourne, VIC 3001
Online. www.afca.org.au

Part 2

This part covers the following products:

- + **360 Complex Risks Policies (Complex Risks and Hospitality Insurance Policies only)**

In the event you have a complaint, we will follow the procedures below:

1. **Talk to us:** The first thing to do is contact us about your concerns.

Internal Dispute Resolutions Team

Telephone. 1800 411 580 (freecall)
Email. idr@360uw.com.au
Post. Attention IDR Officer
Suite 1, Level 18,
201 Kent St,
Sydney, NSW 2000

Upon receipt of your complaint, we will acknowledge your complaint and immediately pass it on to the Underwriters.

2. **Contact Argenta Underwriting Australia:** As an alternative to Step 1 above, you can refer your complaint to Argenta Underwriting Australia (Argenta). Argenta's contact details are:

Argenta Underwriting Australia

Email. richard.hardy@argentagroup.com
Post. Richard Hardy
Suite 1604, Level 16
1 Macquarie Place
Sydney, NSW 2000

Argenta will acknowledge your complaint and do their utmost to resolve your complaint to your satisfaction within ten (10) business days of receipt.

3. **Escalation to Lloyd's Australia:** Where Argenta is not able to resolve your complaint to your satisfaction within ten (10) business days, they will escalate your complaint to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's contact details are:

Lloyd's Australia Limited

Telephone. (02) 8298 0783
Email. ldraustralia@lloyds.com
Post. Attention IDR Officer
Suite 1603, Level 16
1 Macquarie Place
Sydney, NSW 2000

4. **Final Decision:** A final decision will be provided to you within thirty (30) calendar days of the date on which you first made your complaint.
5. **Seek an external review:** You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within thirty (30) calendar days of the date on which you first made your complaint or at any time. AFCA will confirm if they can assist you:

Telephone. 1800 931 678
Post. GPO Box 3,
Melbourne, VIC 3001
Online. www.afca.org.au

Part 3

This part covers the following products:

- + **360 Complex Risks Policies (SME Hospitality Policies only)**
- + **360 Quick Construct Policies (Section 2 only)**

In the event you have a complaint, we will follow the procedures below:

1. **Talk to us:** The first thing to do is contact us about your concerns.

Internal Dispute Resolutions Team

Telephone. 1800 411 580 (freecall)
Email. idr@360uw.com.au
Post. Attention IDR Officer
Suite 1, Level 18,
201 Kent St,
Sydney, NSW 2000

Upon receipt of your complaint, we will acknowledge your complaint and immediately pass it on to the Underwriters.

2. **Final Decision:** A final decision will be provided to you within thirty (30) calendar days of the date on which you first made your complaint.
3. **Seek an external review:** You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within thirty (30) calendar days of the date on which you first made your complaint or at any time. AFCA will confirm if they can assist you:

Telephone. 1800 931 678
Post. GPO Box 3,
Melbourne, VIC 3001
Online. www.afca.org.au

Part 4

This part covers the following products:

+ 360 Financial Lines (Cyber) Policies

In the event you have a complaint, we will follow the procedures below:

1. **Contact Talbot Underwriting Limited:** You will need to contact Talbot Underwriting Limited (Talbot). Talbot's contact details are:

Talbot Underwriting Limited
Telephone. +44(0)2075503500
Email. complaints@talbotuw.com
Post. 60 Threadneedle Street
London, United Kingdom
EC2R 8HP 1

Talbot will aim to provide you with its decision on your complaint, in writing, within fifteen (15) business days of the receipt of your complaint 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.

2. **Escalation to Lloyd's Australia:** In the unlikely event that this does not resolve the matter or you are not satisfied with the way your complaint has been dealt with, you should contact Lloyd's Australia. Lloyd's contact details are:

Lloyd's Australia Limited
Telephone. (02) 8298 0783
Email. ldraustralia@lloyds.com
Post. Attention IDR Officer
Suite 1603, Level 16
1 Macquarie Place
Sydney, NSW 2000

3. **Final Decision:** A final decision will be provided to you within thirty (30) calendar days of the date on which you first made your complaint.
4. **Seek an external review:** You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within thirty (30) calendar days of the date on which you first made your complaint or at any time. AFCA will confirm if they can assist you:

Telephone. 1800 931 678
Post. GPO Box 3,
Melbourne, VIC 3001
Online. www.afca.org.au

Section E: HDI

This section covers complaints about products insured by HDI Global Specialty SE – Australia (HDI).

It covers the following products:

+ 360 Accident & Health Policies

In the event you have a complaint, please follow the procedure below:

1. **Talk to us:** The first thing to do is contact us about your concerns.

Internal Dispute Resolutions Team
Telephone. 1800 411 580 (freecall)
Email. idr@360uw.com.au
Post. Attention IDR Officer
Suite 1, Level 18,
201 Kent St,
Sydney, NSW 2000

We will acknowledge your complaint within one (1) business day of receipt and provide you with the name and contact details of the person reviewing your complaint. We will also notify HDI of your complaint.

We will then investigate and take all reasonable steps required to resolve your complaint to your satisfaction within five (5) business days of receipt.

If we can resolve your complaint to your satisfaction within five (5) business days of receipt of your complaint, we are not required to provide you with a written response unless:

- a. you have requested a response in writing; or
- b. your complaint relates to a declined (or partially declined) claim, the value of a claim, or financial hardship.

If your complaint is partially or completely rejected by us, we will within five (5) business days, provide you with a written response that:

- a. identifies and address the issues raised by you;
- b. sets out the findings on material questions of fact and refer to the information that supports those findings;
- c. clearly sets out the reasons for our decision including providing enough detail for you to understand the basis of our decision; and

We will also provide you with a copy of this Policy and inform you of your right to take your complaint to AFCA if you are not satisfied with our decision.

2. **Escalation to HDI:** Where we are not able to resolve your complaint to your satisfaction within five (5) business days, we will escalate your complaint to HDI within two (2) business days. HDI's contact details are:

HDI Global Specialty SE – Australia

Email. hgabdisputes@hdi-speciality.com
Post. Attention: Internal Dispute Resolution
Committee
Level 19, 20 Martin Place,
Sydney, NSW 2000
Australia

HDI will acknowledge receipt of the escalation and provide you with the contact details of the person handling your complaint within one (1) business day.

- 3. Final Decision:** A final decision will be provided to you within thirty (30) calendar days of the date on which you first made your complaint.
- 4. Seek an external review:** You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within thirty (30) calendar days of the date on which you first made your complaint or at any time. AFCA will confirm if they can assist you:

Telephone. 1800 931 678
Post. GPO Box 3,
Melbourne, VIC 3001
Online. www.afca.org.au

Section F: Acerta

This section covers complaints about products insured by Guild Insurance Limited trading as Acerta (Acerta).

It covers the following products:

+ **360 Landlords Policies**

In the event you have a complaint, we will follow the procedures below:

- 1. Talk to us:** The first thing to do is contact us about your concerns.

Internal Dispute Resolutions Team

Telephone. 1800 411 580 (freecall)
Email. idr@360uw.com.au
Post. Attention IDR Officer
Suite 1, Level 18,
201 Kent St,
Sydney, NSW 2000

We will escalate your complaint to Acerta within two (2) business days of receipt of your complaint.

- 2. Contact Acerta:** As an alternative to Step 1 above, you can refer your complaint directly to Acerta. Acerta's contact details are:

Acerta

Telephone. Victoria: 03 9810 9807
New South Wales: 02 7200 2854
Online. www.guildinsurance.com.au/help-centre/dispute-resolutionprocess
Email. complaints@acerta.com.au
Post. Locked Bag 32010
Collins Street East
Melbourne, VIC 8003

Acerta will acknowledge your complaint within one (1) business day, either verbally or in writing.

Acerta will take reasonable steps to investigate your complaint. This includes an assessment of the circumstances you have told them about, and where required, they will obtain further information.

Acerta will aim to resolve your complaint within five (5) business days, however, there may be times when the investigation and assessment of your complaint could take longer than five (5) business days. If this occurs, they will aim to resolve your complaint within thirty (30) days.

If Acerta is unable to resolve your complaint within thirty (30) days, they will explain why, and what the revised timeframe is, and about your right to take your complaint to the Australian Financial Complaints Authority and its contact details.

Acerta will keep you informed of the progress of your complaint at least every ten (10) business days.

Depending on the circumstances of your complaint, Acerta will provide you with an outcome either orally or in writing. A written outcome will be provided in the following instances:

- If your complaint takes longer than five (5) days to resolve;
- If you request a written response;
- If your complaint is about financial hardship;
- If your complaint is about a declined insurance claim or the value of an insurance claim;
- If the outcome of the complaint is not to your satisfaction.

Where a written outcome is required, Acerta will aim to provide this to you as quickly as possible and within the maximum thirty (30) days timeframe.

If Acerta cannot resolve your complaint to your satisfaction, then they will provide you with the reason and the information they used to reach their decision.

- 3. Seek an external review:** You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within thirty (30) calendar days of the date on which you first made your complaint or at any time. AFCA will confirm if they can assist you:

Telephone. 1800 931 678
Post. GPO Box 3,
Melbourne, VIC 3001
Online. www.afca.org.au

Section G: BHSI

This section covers complaints about products insured by Berkshire Hathaway Specialty Insurance Company (BHSI).

It covers the following products:

- + **360 Mobile Plant and Equipment – Contractors Plant & Equipment Insurance Policies**
- + **360 Marine, Cargo and Transit – Nominated Items In Transit Policies**

In the event you have a complaint, we will follow the procedures below:

- 1. Talk to us:** The first thing to do is contact us about your concerns.

Internal Dispute Resolutions Team
Telephone. 1800 411 580 (freecall)
Email. idr@360uw.com.au
Post. Attention IDR Officer
Suite 1, Level 18,
201 Kent St,
Sydney, NSW 2000

Upon receipt of your complaint, we will immediately pass it on to BHSI.

- 2. Final Decision:** A final decision will be provided to you within thirty (30) calendar days of the date on which you first made your complaint.
- 3. Seek an external review:** You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within thirty (30) calendar days of the date on which you first made your complaint or at any time. AFCA will confirm if they can assist you:

Telephone. 1800 931 678
Post. GPO Box 3,
Melbourne, VIC 3001
Online. www.afca.org.au

Section H: Adica

This section covers complaints about products insured by Aioi Nissay Dowa Insurance Company Australia Pty Ltd (Adica).

It covers the following products:

- + **360 Prestige Motor Vehicle Insurance Policies**

In the event you have a complaint, we will follow the procedures below:

- 1. Talk to us:** The first thing to do is contact us about your concerns.

Internal Dispute Resolutions Team

Telephone. 1800 411 580 (freecall)
Email. idr@360uw.com.au
Post. Attention IDR Officer
Suite 1, Level 18,
201 Kent St,
Sydney, NSW 2000

We will escalate your complaint to Adica within two (2) business days of receipt of your complaint.

- 2. Contact Adica:** As an alternative to Step 1 above, you can refer your complaint to Adica. Adica's contact details are:

Adica

Telephone. 1300 658 027 between Monday and Friday to 8:30am to 5:00pm AEST
Email. resolutionteam@adica.com.au
Post. PO Box 7212
St Kilda Rd, VIC 3000

In order to address your concerns Adica needs to be made aware of the issues you are dealing with, so firstly please contact Adica and explain the problems you are facing. Adica trained staff will try to resolve the problems you are facing at your initial point of contact.

Adica also has a dedicated team of resolution consultants that are experienced and knowledgeable in helping you to seek a positive outcome to the concerns that you are facing. At any time, you may request for your complaint to be handled directly by the Customer Resolution Team. If your concern is not resolved at the initial point of contact, your complaint will automatically be escalated to the Customer Resolution Team.

Adica will acknowledge your complaint within twenty-four (24) hours. You will be provided with the name and contact details of the person assisting with your concerns. Adica will be transparent, clear and available to you throughout the process.

They will keep you updated as to the progress of your complaint every ten (10) business days.

Adica aim to resolve your concern within twenty-one (21) calendar days, however, they may take a maximum of thirty (30) calendar days in seeking to resolve your complaint and provide you a decision.

In rare circumstances, Adica may take longer than thirty (30) calendar days if they are unable to make a decision as a result of factors outside of their control. In such circumstances, Adica will advise you the reason for the delay and further options available to you.

If your complaint is resolved within five (5) business days, Adica will not respond to you in writing unless you ask them to or if your complaint relates to financial hardship, a declined claim or the value of a claim.

In all other circumstances, Adica will provide you with a written response addressing the concerns you are facing, the steps we have taken to address the concerns, the reasoning for any decision made and the options available to you if you do not accept the decision.

3. **Seek an external review:** You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within thirty (30) calendar days of the date on which you first made your complaint or at any time. AFCA will confirm if they can assist you:

Telephone. 1800 931 678
 Post. GPO Box 3,
 Melbourne, VIC 3001
 Online. www.afca.org.au

Section I: Somo

This section covers complaints about products insured by Somo Japan Insurance Inc. Australia Branch (Somo).

It covers the following products:

- + **360 Aviation – Premises, Hangarkeepers and Products Liability Policies**

In the event you have a complaint, we will follow the procedures below:

1. **Talk to us:** The first thing to do is contact us about your concerns.

Internal Dispute Resolutions Team
 Telephone. 1800 411 580 (freecall)
 Email. idr@360uw.com.au
 Post. Attention IDR Officer
 Suite 1, Level 18,
 201 Kent St,
 Sydney, NSW 2000

We will acknowledge your complaint within one (1) business day of receipt and provide you with the name and contact details of the person reviewing your complaint. We will also notify Somo of your complaint.

We will then investigate and take all reasonable steps required to resolve your complaint to your satisfaction within ten (10) business days of receipt.

2. **Escalation to Somo:** Where we are not able to resolve your complaint to your satisfaction within ten (10) business days, we will escalate your complaint to Somo.
3. **Final Decision:** A final decision will be provided to you within thirty (30) calendar days of the date on which you first made your complaint.
4. **Seek an external review:** You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within thirty (30) calendar days of the date on which you first made your complaint or at any time. AFCA will confirm if they can assist you:

Telephone. 1800 931 678
 Post. GPO Box 3,
 Melbourne, VIC 3001
 Online. www.afca.org.au

Section J: Liberty Speciality Markets

This section covers complaints about products insured by Liberty Mutual Insurance Company, Australia Branch trading as Liberty Speciality Markets, a company incorporated under the laws of Massachusetts, USA (Liberty Speciality Markets).

It covers the following products:

- + **Balance Sheet Protection Policy**

In the event you have a complaint, we will follow the procedures below:

1. **Talk to us:** The first thing to do is contact us about your concerns.

Internal Dispute Resolutions Team
 Telephone. 1800 411 580 (freecall)
 Email. idr@360uw.com.au
 Post. Attention IDR Officer
 Suite 1, Level 18,
 201 Kent St,
 Sydney, NSW 2000

We will acknowledge your complaint within one (1) business day of receipt and provide you with the name and contact details of the person reviewing your complaint. We will also notify Liberty Speciality Markets of your complaint.

We will then investigate and take all reasonable steps required to resolve your complaint to your satisfaction within ten (10) business days of receipt.

2. **Escalation to Liberty Speciality Markets:** Where we are not able to resolve your complaint to your satisfaction within ten (10) business days, we will escalate your complaint to Liberty Speciality Markets.
3. **Final Decision:** A final decision will be provided to you within thirty (30) calendar days of the date on which you first made your complaint.
4. **Seek an external review:** You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within thirty (30) calendar days of the date on which you first made your complaint or at any time. AFCA will confirm if they can assist you:

Telephone. 1800 931 678
Post. GPO Box 3,
Melbourne, VIC 3001
Online. www.afca.org.au