



GENERAL INSURANCE CODE OF PRACTICE

In accordance with the authorities delegated to **Xenon Underwriting** and its related entities, where we act on behalf of an insurer, we are bound by the **General Insurance Code of Practice**.

The Code sets **minimum standards** for practice and service in the insurance industry, ensuring **fair, transparent, and ethical** dealings with customers.

The Code aims to:

- **Promote better, more informed relationships** between insurers and their customers.
- **Enhance consumer confidence** in the general insurance industry.
- **Provide clear mechanisms** for resolving complaints and disputes fairly.
- **Commit insurers and their representatives** to higher standards of service and professionalism.

The Code includes standards covering:

- ✓ **Buying insurance** – Ensuring clear, ethical sales practices.
- ✓ **Claims handling** – Processing claims efficiently and fairly.
- ✓ **Catastrophe & disaster response** – Supporting customers in large-scale events.
- ✓ **Complaints handling** – Providing accessible dispute resolution.

For more information, visit www.codeofpractice.com.au.