

Complaints & Dispute Handling Policy



Xenon Underwriting Pty Ltd ABN 14 626 485 078 AFSL No 517775 treats all complaints regarding the products and services that we provide seriously. If you are dissatisfied in any way, then you may lodge a complaint using our complaints process.

If you have a complaint

We are committed to resolving complaints as quickly and as fairly as possible. Any complaint relating to an insurance policy, a service, a claim or a related matter should be in writing and addressed to:

Complaints Officer

Xenon Underwriting Pty Ltd

PO Box 10

Capalaba Qld 4157

Phone: (07) 3823 1302

Email: enquiries@xenonunderwriting.com

Please include the following information:

- Name, address and telephone number of the policyholder
- The type of insurance policy involved
- Details of the policy concerned, including policy and or claim reference numbers
- Name and address of the broker through whom the policy was obtained
- Details of the reasons for lodging the complaint
- An explanation of what you would like us to do to correct the situation
- Copies of any supporting documentation

Timeframes

- Your correspondence will be acknowledged within 24 hours of receipt.
- We will respond to your complaint within ten (10) business days of receipt.
- In cases where further information, assessment or investigation is required we will agree reasonable alternative time frames. If we cannot agree, we will treat your complaint as a dispute.
- We will keep you informed of the progress of our response to your complaint every 10 business days and provide a decision within thirty (30) calendar days unless your complaint has been escalated.

Costs

There will be no cost to you for us handling your complaint. Mediation may incur costs which will be known to all participants prior to commencement.

Complaints process

The following standards apply to all complaints handling.

- You are entitled to make a complaint to us about any aspect of your relationship with us.
- We will conduct complaints handling in a fair, transparent and timely manner.
- We will make available information about our complaints handling procedures.
- We will only ask for and take into account relevant information when deciding on your complaint.
- You will have access to information about you that we have relied on in assessing your complaint and an opportunity to correct any mistakes or inaccuracies.
- We will notify you of the name and relevant contact details of the Complaints Officer assigned to liaise with you in relation to your complaint at each stage of the complaints process.

Complaints & Dispute Handling Policy



Note:

- *In special circumstances or where a claim is being or has been investigated, we may decline to release information but we will not do so unreasonably. In these circumstances and if requested, we will provide you our reasons in writing.*
- *Where an error or mistake in handling your complaint is identified, we will immediately initiate action to correct it.*
- *Complaints that cannot be resolved by the Complaints Officer may be referred to either Lloyds Australia Limited, the Insurers own IDR scheme or the Australian Financial Complaints Authority (AFCA). Further detail will be provided at the appropriate stage of the complaints process.*

Internal Dispute Resolution

Stage One

a. In respect of Lloyd's binder business

- Your correspondence will be acknowledged within 24 hours of receipt.
- We will notify Lloyds of your complaint within five (5) business days of receipt.
- We will keep you informed about the progress of your complaint by responding at least every ten (10) business days.
- When we respond to your complaint, we will do so in writing.
- We will tell you our decision and reasons for our decision within ten (10) business days of receipt, provided we have all necessary information and have completed any investigation required.
- In cases where further information, assessment or investigation is required, we will let you know as soon as reasonably practicable within ten (10) business days of receipt and agree a reasonable extension of time. If we cannot agree, or if resolution is unlikely, we are required to escalate your complaint to Lloyds.
- If an extension of time is mutually agreed, we will keep you informed of the progress of our response to the complaint at least every ten (10) business days (up to 30 calendar days), unless it is resolved earlier, or you agree to a lesser timeframe.

b. In respect of other binder business

- Your correspondence will be acknowledged within 24 hours of receipt.
- We will keep you informed about the progress of your complaint by responding at least every ten (10) business days unless you agree otherwise.
- When we respond to your complaint, we will do so in writing.
- We will advise you our decision and reasons for our decision within thirty (30) business days of receipt, provided we have all necessary information and have completed any investigation required.
- In cases where further information, assessment or investigation is required we will let you know as soon as reasonably practicable within ten (10) business days of receipt and agree a reasonable extension of time. If we cannot agree, we will treat your complaint as a dispute and we will advise you of your right to take your complaint to Stage Two of the complaints process.

Complaints & Dispute Handling Policy



Stage Two

a. In respect of Lloyd's binder business

If resolution is not achieved with ten (10) business days and an extension is not requested, a complaint will be escalated to Lloyd's Australia and Lloyd's will be responsible for handling the IDR. We will notify you of the escalation, in writing, and provide you a copy of the Lloyd's "What to do if you have a complaint" brochure.

Lloyd's Underwriters' General Representative in Australia

Lloyd's Australia Limited

Suite 1603

Level 16, 1 Macquarie Place

Sydney NSW 2000

Phone: (02) 8298 0783

Email ldraustralia@lloyds.com

b. In respect of other binder business

We will respond to your dispute in writing within thirty (30) calendar days giving:

- Reasons for our decision including a confirmation of actions taken to fully resolve the complaint or reasons for rejection or partial rejection of the complaint or IDR notification of delay including reasons for the delay;
- Information about your right to take the complaint to AFCA if you are not satisfied with the decision including contact details for AFCA; and
- Notify you of the time frame within which you must register your dispute with the external dispute resolution scheme.

External dispute resolution

In the unlikely event that our Internal Dispute Resolution process do not resolve the matter for you are not satisfied with the way your complaint has been dealt with, you can take your complaint to AFCA for external dispute resolution:

- Insurers subscribe to the independent external dispute resolution scheme administered by the Australian Financial Complaints Authority (AFCA).
- The AFCA is available to customers and third parties who fall within the Terms of Reference of the AFCA Service.
- External dispute resolution determinations made by a Panel, Adjudicator or Referee of AFCA are binding upon us in accordance with the Terms of Reference.
- Where the AFCA Terms of Reference do not extend to you or your dispute, we will give you information about other external dispute resolution options that may be available to you.

AFCA contact details are as follows:

Australian Financial Complaints Authority Limited

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au