

COMPLAINTS & DISPUTES

We take complaints about our products or services very seriously and are committed to dealing with them promptly and fairly.

If you are unhappy with the outcome of any dealings with us, we will work with you to resolve the issue utilising our complaints handling process.

This service is free of charge to you and is outlined below.

Stage One - ATC & Lloyds Australia

If you have any concerns or wish to make a complaint in relation to our policies, services or your insurance claim, please let us know and we will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedure. Please contact ATC in the first instance:

ATC's Internal Dispute Resolution Officer
ATC Insurance Solutions
Email: complaints@atcis.com.au
Telephone: (03) 9258 1777
Post: Level 4, 451 Little Bourke Street, Melbourne VIC 3000

We will acknowledge receipt of your complaint and do our utmost to resolve the complaint to your satisfaction within 10 business days.

If we cannot resolve your complaint to your satisfaction, we will escalate your matter 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
Email: ldraustralia@lloyds.com
Telephone: (02) 8298 0783
Post: Suite 1603 Level 16, 1 Macquarie Place, Sydney NSW 2000

A final decision will be provided to you within 30 calendar days of the date on which you first made the complaint unless certain exceptions apply.

Stage Two – Australian Financial Complaints Authority

You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint or at any time. AFCA can be contacted as follows:

Australian Financial Complaints Authority

Email: info@afca.org.au

Telephone: 1800 931 678

Post: GPO Box 3, Melbourne VIC 3001

Website: www.afca.org.au

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If your complaint is not eligible for consideration by AFCA, you may be referred to the Financial Ombudsman Service (UK) or you can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to you.