

Complaints Policy

Resolving complaints and disputes

Introduction

In this Complaints and Dispute Resolution Policy the use of “we”, “our”, “us” or “ROUM” means Richard Oliver Underwriting Managers Pty Ltd. 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 three (3) sections. These sections describe our complaints and dispute resolution process for ROUM 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:

ROUM Complaints Manager

Email: complaints.au@richardoliver.com
Post: Complaints Manager
Richard Oliver Underwriting Managers
GPO Box 596
Melbourne VIC 3001

Section 1: ROUM and its service providers

This section covers complaints about ROUM and its service providers, such as loss adjusters, assessors, surveyors, recoveries agents or investigators

In the event you have a complaint, the following procedures apply:

1. Talk to the ROUM Insurance Professional who handles your insurance matters and explain to them what your complaint is about:

Richard Oliver Underwriting Managers

Email: info.au@richardoliver.com
Post: Richard Oliver Underwriting Managers
GPO Box 596
Melbourne VIC 3001
Phone: (03) 8681 9909

2. If our Insurance Professional cannot resolve the complaint satisfactorily, they will advise the ROUM Complaints Manager of the full details of your complaint, and our Complaints Manager will contact you within 1 business day. The Complaints Manager has appropriate authority to deal with the complaint. If you prefer, you may speak directly to the Complaints Manager.

3. ROUM will aim to resolve the complaint within 10 business days from having received all relevant information. We may need some details in writing from you. If this is likely to be delayed, you will be advised that action is underway, and we will agree an alternative timeframe.

4. A complaint cannot be dealt with by ROUM when insufficient information has been provided by you to allow ROUM to properly consider the complaint.

5. The investigation will include contact with you and our Insurance Professional on the service being complained about. We will keep you informed of progress at least every 10 business days.

6. If the complaint is not resolved in a manner acceptable to you (or not resolved within 30 calendar days of receipt of complaint), we will provide you with the reasons for that outcome or for the delay. You may refer your complaint to the Australian Financial Complaints Authority (AFCA) at any time. If your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint, AFCA may review it, subject to its Rules. Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply.

AFCA

Email: info@afca.gov.au
Website: www.afca.org.au
Post: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678 (free call)

7. If you are an individual and your privacy has been adversely affected by us, where we fail to satisfactorily resolve your complaint, you can take your complaint to the Office of the Australian Information Commissioner (OAIC) as part of your rights under the Privacy Act 1988.

OAIC

Website: www.oaic.gov.au
Post: GPO Box 5288
Sydney NSW 2001
Phone: 1300 363 992

Section 2: QBE

This section covers complaints about services, staff, the handling of a complaint and/or products issued by QBE Insurance (Australia) Limited, ABN 78 000 191 035 AFSL 239545 (QBE).

It covers the following products issued by QBE:

- Combined Annual Cargo
- Goods in Transit
- Carriers Combined Load
- Single Transit Insured (within Australia)
- Cargo Single Transit – Imports and Exports
- Home Contents in Transit
- Portable Equipment
- Individual Rowing Craft
- Club Rowing Craft
- Commercial Vessel
- Pleasurecraft

In the event you have a complaint, the following procedures apply:

1. Talk to the ROUM Insurance Professional who handles your insurance matters and explain to them what your complaint is about:

Richard Oliver Underwriting Managers

Email: info.au@richardoliver.com
 Post: Richard Oliver Underwriting Managers
 GPO Box 596
 Melbourne VIC 3001
 Phone: (03) 8681 9909

2. If our ROUM Insurance Professional cannot resolve the complaint satisfactorily, they will, within one (1) business day of receiving your complaint, escalate your complaint to QBE's Customer Relations and Advocacy 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 endeavour to inform you of the progress of your complaint at least every ten (10) business days. QBE will endeavour to provide you with a final decision in writing within thirty (30) calendar days of your complaint being received.

3. 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:

AFCA

Email: info@afca.gov.au
 Website: www.afca.org.au
 Post: Australian Financial Complaints Authority
 GPO Box 3
 Melbourne VIC 3001
 Phone: 1800 931 678 (free call)

4. If you are an individual and your privacy has been adversely affected by us, and QBE fail to satisfactorily resolve your complaint, you can take your complaint to the Office of the Australian Information Commissioner (OAIC) as part of your rights under the Privacy Act 1988.

OAIC

Website: www.oaic.gov.au
 Post: GPO Box 5288
 Sydney NSW 2001
 Phone: 1300 363 992

Section 3: Lloyd's

This section covers complaints about products issued by certain Underwriters at Lloyd's (Lloyd's).

It covers the following products issued by Lloyd's:

- Resources Industry Liability

In the event you have a complaint, the following procedures apply:

1. Talk to the ROUM Insurance Professional who handles your insurance matters and explain to them what your complaint is about:

Richard Oliver Underwriting Managers

Email: info.au@richardoliver.com
 Post: Richard Oliver Underwriting Managers
 GPO Box 596
 Melbourne VIC 3001
 Phone: (03) 8681 9909

2. If our Insurance Professional cannot resolve the complaint satisfactorily, they will advise the ROUM Complaints Manager of the full details of your complaint, and our Complaints Manager will contact you within 1 business day. The Complaints Manager has appropriate authority to deal with the complaint. If you prefer, you may speak directly to the Complaints Manager.

3. 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

Email: ldraustralia@lloyds.com
 Website: www.afca.org.au
 Post: IDR Officer
 Suite 1603, Level 16
 1 Macquarie Place
 Sydney, NSW 2000
 Phone: (02) 8298 0783

4. A final decision will be provided to you within thirty (30) calendar days of the date on which you first made your complaint.

5. If you're not happy with the final decision, or if Lloyd's 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:

AFCA

Email: info@afca.gov.au
 Website: www.afca.org.au
 Post: Australian Financial Complaints Authority
 GPO Box 3

Melbourne VIC 3001
Phone: 1800 931 678 (free call)

6. If you are an individual and your privacy has been adversely affected by us, and Lloyd's fail to satisfactorily resolve your complaint, you can take your complaint to the Office of the Australian Information Commissioner (OAIC) as part of your rights under the Privacy Act 1988.

OAIC

Website: www.oaic.gov.au
Post: GPO Box 5288
Sydney NSW 2001
Phone: 1300 363 992

