

## Complaints Policy

At Richard Oliver Underwriting Managers (**ROUM**) we do everything we can to ensure our clients receive the service that represents their best interest. However, we recognise that sometimes our services may not meet your expectations and we appreciate that you have advised us of your concern.

We have an Internal Dispute Resolution process in place, which aims to provide clients with a fair resolution to any complaint.

This procedure outlines how ROUM handles any complaint you wish to make about an insurance policy we have quoted or issued to you, a claim we have handled or the service we provided to you.

### The Procedure:

1. Talk to the ROUM Insurance Professional who handles your insurance matters and explain to them what your complaint is about.
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 24 hours. 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 deal with 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 under way 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 within 30 calendar days of receipt of complaint), the Complaints Manager will provide to you, where appropriate, the general reasons for that outcome. The Complaints Manager will then refer you to the Australian Financial Complaints Authority (**AFCA**), the external dispute resolution facility for ROUM. This service is provided free of charge to you. Please note a complaint must be lodged with AFCA within 2 years of the date of our written decision.
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*.

### Contact Details:

#### ROUM Complaints Manager:

Email: [complaints.au@richardoliver.com](mailto:complaints.au@richardoliver.com)  
In Writing: Complaints Manager  
Richard Oliver Underwriting Managers  
GPO Box 956  
Melbourne Vic 3001

#### AFCA:

Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [www.afca.org.au](http://www.afca.org.au)  
In Writing: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne 3001  
Ph: 1800 931 678 (free call)

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

#### OAIC:

Website: [www.oaic.gov.au](http://www.oaic.gov.au)  
In Writing: Level 3, 175 Pitt Street  
Sydney, NSW 2000  
Ph: 1300 363 992