General Insurance Code of Practice

Richard Oliver Underwriting Managers Pty Ltd

ABN 66 006 649 34

October 2026

Our commitment to fair, open and honest dealings

In this notice, "we", "our" and "us" mean Richard Oliver Underwriting Managers Pty Ltd (ROUM).

The General Insurance Code of Practice (the Code) sets minimum standards of practice and service for insurers that have adopted it, together with their employees, distributors and service suppliers.

Where we act on behalf of an insurer under a delegated authority, and the insurance product or service is covered by the Code, we will perform those activities consistently with the Code and the requirements of the insurer we represent.

The Code is intended to support fair, open and honest dealings with customers. Its objectives include:

- committing the general insurance industry to high standards of service;
- promoting better informed relationships between insurers and their customers;
- maintaining and promoting trust and confidence in the general insurance industry;
- providing fair and effective mechanisms for resolving complaints and disputes; and
- promoting continuous improvement through education and training.

The Code includes standards relating to buying insurance, claims handling, customers experiencing vulnerability, financial hardship, catastrophes and disasters, and complaints handling.

More information

For more information about the Code and your rights under it, visit:

insurancecouncil.com.au/code-of-practice

The Code Governance Committee independently monitors and enforces Code compliance. For more information, visit:

insurancecode.org.au

If you have a concern or complaint about our service, please contact us so that it can be considered under the applicable complaints process.