

## 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 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. Where your policy is underwritten by certain underwriters at Lloyd's and should we be unable to 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.
7. 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.
8. Where your policy is underwritten by certain underwriters at Lloyd's and your complaint is not eligible for consideration by AFCA, you may refer your complaint to the Financial Ombudsman Service (UK) or seek independent legal advice.
9. 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:

<b>ROUM Complaints Manager:</b>	Email:	<a href="mailto:complaints.au@richardoliver.com">complaints.au@richardoliver.com</a>
	In Writing:	Complaints Manager Richard Oliver Underwriting Managers GPO Box 956 Melbourne Vic 3001
<b>Lloyd's Australia Limited</b>	Email:	<a href="mailto:ldraustralia@lloyds.com">ldraustralia@lloyds.com</a>
	Telephone:	(02) 8298 0783
	In Writing:	Suite 1603 Level 16, 1 Macquarie Place, Sydney NSW 2000
<b>AFCA:</b>	Email:	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
	Website:	<a href="http://www.afca.org.au">www.afca.org.au</a>
	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