



Catlin Australia Pty Ltd Complaints handling process

Internal Review

1. If you have any concerns or wish to make a complaint in relation to your Policy, our services or your insurance claim, you can do so through your broker/intermediary or through to us directly as follows:

Complaints Officer – XL Insurance Company SE
Telephone +61 (2) 8235 5100
Email idxaustralia@axaxl.com
Post Level 28, Angel Place
123 Pitt Street
Sydney NSW 2000

2. We have established procedures in place for honest, fair and timely complaint handling, which are available to you free of charge.

3. As part of this process, we will:

- Acknowledge your complaint
- Provide you with the name and contact details of the person assigned to reviewing it
- Do our utmost to resolve the complaint to your satisfaction within 10 business days
- If we cannot resolve your complaint within 10 business days, we will provide updates every 10 business days, unless you agree to a different timeframe
- Provide a final decision within 30 calendar days of the date on which you first made your complaint
- If we cannot provide a final decision in this timeframe, we will tell you, in writing, the reasons for the delay and your right to take the complaint to the Australian Financial Complaints Authority (AFCA)
- Give you the information we relied on when making a decision about your complaint within 10 business days of you asking for it

4. Depending on the outcome of our review, we may refer your complaint to Lloyd's Australia, who will determine whether it will be reviewed further by their office or the Lloyd's UK Complaints Team. You may also contact Lloyd's Australia at any time.

5. Lloyd's contact details are:

Telephone +61 (2) 82980783
Email idxaustralia@lloyds.com
Post Lloyd's Australia Limited
Level 16, 1 Macquarie Place
Sydney NSW 2000



External Review

6. You may refer your complaint to 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.

7. AFCA's contact details are:

Telephone 1800 931 678
Email info@afca.org.au
Post Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Further information about AFCA as well as their Rules can be found on their website at www.afca.org.au

8. 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 seek independent legal advice.