



XL Insurance Company SE, Australia Complaint & Dispute Resolution process

Introduction

1. There are established procedures in place for how we will consider and respond to your Complaint, the timeframes for which we will adhere to, as well as the options in place should we be unable to resolve the Complaint to your satisfaction.
2. If you have any concerns or wish to make a Complaint in relation to your Policy, our services or your insurance claim, please let us know and we will attempt to resolve your concerns in accordance with our Complaint & Dispute Resolution process.

What is a Complaint?

3. A Complaint is an expression of dissatisfaction made to or about an organisation—related to its products, services, staff or the handling of a complaint—where a response or resolution is explicitly or implicitly expected or legally required.

How can I make a Complaint?

4. A Complaint can be made verbally or in writing.
5. You can make a Complaint through your broker/intermediary, or directly with us by contacting our Internal Dispute Resolution team using the following details:

Internal Dispute Resolution

Post XL Insurance Company SE
Level 28, Angel Place
123 Pitt Street
Sydney, NSW 2000

Phone 02 8235 5100
Email idxaustralia@axaxl.com

Will this process cost me anything?

6. No. This service is available to you free of charge.

Complaint & Internal Dispute Resolution

7. On receiving your Complaint, it will be acknowledged as soon as practicable and usually within 1 business day from receipt.
8. Your Complaint will be triaged to determine the most appropriate person/s to be involved with the review and we will provide you with the details of who you can contact about your Complaint, how to contact them, as well as information about the process and how you can take your Complaint further if you are not satisfied with our final response.
9. We will review all the information made available to us and we will respond to your Complaint within 10 business days of the date we received it, provided we have all necessary information and have completed any investigation required.



10. If we cannot provide make a final decision within 10 business days because we do not have all the necessary information or we have not completed our investigation, we will:
 - (a) let you know as soon as reasonably practicable within the 10 business-day timeframe and advise you of the reasons why we are not yet able to make a decision;
 - (b) request any further information that may be required so that we can complete our review;
 - (c) keep you informed about the progress of our response at least every ten business days; and
 - (d) respond to any request within 10 business days of receiving it.
11. Within 30 calendar days of the date when you first made the Complaint we will provide a final response to your Complaint in writing and tell you:
 - (a) our decision in relation to your Complaint;
 - (b) the reasons for our decision;
 - (c) the information which we relied upon in reaching our decision, including any relevant policy wording, terms and/or conditions;
 - (d) your right to take your Complaint to the Australian Financial Complaints Authority (AFCA) if our final response does not resolve your Complaint to your satisfaction.
12. If we have not reached a final decision and/or are unable to provide our final response within the 30-calendar day timeframe, we will advise in writing of the reasons for this delay and of your right to take the Complaint to AFCA.

External Dispute Resolution

13. You may refer a Complaint to AFCA at any time and/or if we have not managed to resolve your Complaint to your satisfaction within 30 calendar days from when we first received it. Your Complaint must be referred to AFCA within 2 years of our final decision.
14. AFCA is an independent body that operates nationally in Australia and aims to resolve disputes between insurers and insureds by providing fair and independent financial services complaint resolution, subject to its Rules.
15. AFCA can be contacted as follows:

Post	Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 2001
Phone	1800 931 678
Email	info@afca.org.au

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

16. If AFCA advises you that it's unable to consider your complaint or that it falls outside of their Rules, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.