

OUR COMMITMENT TO YOU

The service standards of Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) are high, and we strive to make our customers happy. That is why we are committed to delivering a valuable service to our customers.

We want to keep improving, so if our products or services, including that of our agents, do not meet your expectations let us know so we can address these issues immediately.

This brochure summarises the process you can expect Hollard Commercial Insurance to undertake in order to resolve your complaint.

Hollard Commercial has developed its complaints handling process to comply with legislative, regulatory, and industry standards, including the Insurance Council of Australia ('ICA') General Insurance Code of Practice.

ASSESSING AND RESOLVING YOUR COMPLAINT

When assessing and resolving your complaint you can expect Hollard Commercial:

- To deal with your complaint in accordance with our complaints handling procedure, and to provide information about the process upon your request.
- To deal with your complaint free of charge.
- To deal with your complaint in accordance with the Code of Practice, and provide you with access to a copy of the Code of Practice upon your request.
- To deal with your complaint in accordance with Hollard Commercial Insurance's Privacy Policy, and to provide you with access to a copy of that policy upon your request.

HOW WE RESOLVE YOUR COMPLAINT

We welcome every opportunity to resolve any concerns you may have with our products or services as quickly as possible. If you have a complaint you can contact your insurance broker, or us directly on:

Phone: 1300 368 979

Email: resolution@hollard.com.au

If you contact us directly, please provide us with as much information as possible and we will do our best to resolve it straight away. Where we are unable to resolve your complaint straight away or if you are not satisfied with the response, we will refer your complaint to our Customer Resolution Team who will review your complaint and provide you with a response. You will be provided with the contact details of the person looking after your complaint and you will receive regular progress updates.

If we cannot resolve your complaint:

If you are not happy with our decision, or we have taken more than 30 days to respond to you from the date you first made your complaint, you may contact the Australian Financial Complaints Authority (AFCA) at:

Phone: 1800 931 678

Post: GPO Box 3 Melbourne VIC 3001

Website: afca.org.au

Email: info@afca.org.au

The AFCA provides fair and independent financial services complaints resolution that is provided to you free of charge. AFCA has authority to hear certain complaints and they will confirm if they can assist you. A determination by AFCA is binding on us provided you also accept the determination but is not binding on you. You do not have to accept their determination and you have the right to seek further legal assistance.