

# Complaints and Dispute Resolution Policy



*Pen Underwriting Pty Ltd ABN 89 113 929 516 AFSL 290518 and Pen Underwriting Group Pty Ltd ABN 80 082 459 372 AFSL 238170 treat all complaints regarding the products and services that we provide seriously. If you are dissatisfied in any way, then you may lodge a complaint using our complaints process.*

## If you have a Complaint

Please address your complaint in writing to:

Complaints Manager  
Pen Underwriting  
PO Box 230  
Collins Street West, Vic, 8007

Email: [compliance.au@penunderwriting.com](mailto:compliance.au@penunderwriting.com)  
Telephone: (03) 9810 0600  
Facsimile: (03) 9810 0650

We will usually require the following information:

- Name, address and telephone number of the policyholder
- The type of insurance policy involved
- Details of the policy concerned, including policy and or claim reference numbers
- Name and address of the broker through whom the policy was obtained
- Details of the reasons for lodging the complaint
- An explanation of what you would like us to do to correct the situation
- Copies of any supporting documentation

For many of our products and services we have a two stage internal complaints process. External dispute resolution may also be available. There will be no cost to you for us handling your complaint.

## Stage One of Our Complaints Process

### ***All products and services***

Your complaint will be acknowledged in writing within 5 business days. We will respond to your complaint within 15 business days, provided we have all necessary information and have completed any investigation required.

In cases where we cannot respond within 15 business days because we do not have all necessary information or we have not completed our investigation, we will let you know as soon as reasonably practicable and agree a reasonable alternative timetable with you. If we cannot agree an alternative timetable, you have the right to take your complaint to the next stage of the complaints process.

We will keep you informed of the progress of our response to your complaint.

We will respond to your complaint in writing and tell you:

- our decision in relation to your complaint
- the reasons for our decision

If our decision does not resolve your complaint to your satisfaction, you will have the right to take your complaint to the next stage of the complaints process.

# Complaints and Dispute Resolution Policy



## Stage Two of Our Complaints Process

### ***Lloyd's Policies and Claims***

In the unlikely event that we do not resolve the matter or you are not satisfied with the way your complaint about a Lloyd's policy or claim under a Lloyd's policy has been dealt with, you should contact:

Lloyd's Australia Limited  
Level 9, 1 O'Connell St  
Sydney NSW 2000

Telephone: (02) 8298 0783

Facsimile: (02) 8298 0788

Email: [ldraustralia@lloyds.com](mailto:ldraustralia@lloyds.com)

This service is free of charge to policyholders.

Your complaint will be acknowledged in writing within 5 business days of receipt, and you will be kept informed of the progress of Lloyd's Australia's review of your dispute at least every 10 business days.

The length of time required to resolve a particular complaint will depend on the individual issues raised, however, in most cases you will receive a full written response to your complaint within 15 business days of receipt, provided Lloyd's Australia has received all necessary information and has completed any investigation required.

### ***Great Lakes Australia Policies and Claims***

In the unlikely event that we do not resolve the matter or you are not satisfied with the way your complaint about a Great Lakes Australia policy or claim under a Great Lakes Australia policy has been dealt with, you should contact the Pen Underwriting Complaints Manager:

Complaints Manager  
Pen Underwriting  
PO Box 230  
Collins Street West, Vic, 8007

Email: [compliance.au@penunderwriting.com](mailto:compliance.au@penunderwriting.com)

Telephone: (03) 9810 0600

Facsimile: (03) 9810 0650

Pen Underwriting provides a second stage review process for Great Lakes Australia policies and claims free of charge to policyholders.

Your request for a second stage review of your complaint will be acknowledged in writing within 5 business days of receipt. Provided that all necessary information has been received and Pen Underwriting has completed any investigation required, Pen Underwriting will provide a response within 15 business days. Where a response will not be available in that timeframe, you will be kept informed of the progress of Pen Underwriting's review at least every 10 business days.

### ***Insurer Policies and Claims***

In the unlikely event that we do not resolve the matter or you are not satisfied with the way your complaint has been dealt with, let us know and we will advise you of the available options for the review of your complaint.

# Complaints and Dispute Resolution Policy



## External Dispute Resolution

### ***Financial Ombudsman Service***

If your complaint is not resolved to your satisfaction following our complaints process or if we do not resolve your complaint within 45 days of receipt, you may be entitled to take your complaint to the Financial Ombudsman Service, subject to its Terms of Reference. Where our decision has not satisfactorily resolved your complaint, you need to do this within two years of our final decision. The Financial Ombudsman Service is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). It's service is free to consumers.

The contact details are:

Financial Ombudsman Service Limited  
GPO Box 3  
Melbourne, Vic 3001  
Telephone: 1800 367 287  
Fax: (03) 9613 6399  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Website: [www.fos.org.au](http://www.fos.org.au)