

HDI Global Specialty Complaints Handling

Pen Underwriting Pty Ltd ABN 89 113 929 516 AFSL 290518 and HDI 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.

HDI

We are dedicated to providing You with a high standard of service and We want to ensure We maintain these standards at all times. If You feel that We have not offered You a first class service, contact Us and tell Us and We will do Our best to resolve the problem.

You are entitled to make a complaint about any aspect of Your relationship with Us including the conduct of Our agents and authorised representatives. We will attempt in good faith to resolve any complaint/dispute in a fair, transparent and timely manner.

We aim to comply with the General Insurance Code of Practice and any relevant Australian Securities and Investments Commission (ASIC) guidelines.

If You have any questions or concerns about Your insurance or the handling of a claim You should refer Your complaint or dispute to Us.

You can contact Us at:

Pen Motor Disputes HDI Global Specialty SE - Australia Suite 40.03, Level 40, Tower 1 100 Barangaroo Avenue Sydney NSW 2000

Telephone: 1300 198 587

Email: HGABdisputes@hdi-specialty.com

Please ensure your name, claim number and policy number are clearly marked in any correspondence. If We do not make a decision within the period that We tell You We will respond, We will tell You about Your right to lodge a complaint with an external dispute resolution scheme. If You are not happy with Our response, You can refer Your complaint to the Australian Financial Complaints Authority ('AFCA') subject to its rules. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its rules.

You can contact AFCA at:

Phone: 1800 931 678 Email: info@afca.org.au

Website: www.afca.org.au

Mail: Australian Financial Complaints Authority GPO Box 3

Melbourne VIC 3001

If You require further information, You can access Our Complaints and Dispute Resolution Process at:

<u>https://www.hdi-</u> <u>specialty.com/int/en/legals/making-a-</u> <u>complaint</u>