

Complaints and Dispute Resolution Policy



Pen Underwriting Pty Ltd ABN 89 113 929 516 AFSL 290518 treats 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

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

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.

Stage Two of Our Complaints Process

In the unlikely event that we do not resolve the matter or you are not satisfied with the way your complaint about a policy or a claim under a policy has been dealt with please contact us and we will advise you of the available options for the review of your complaint.

External Dispute Resolution

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 Australian Financial Complaints Authority, 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 Australian Financial Complaints Authority is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Its service is free to consumers.

Australian Financial Complaints Authority

GPO Box 3

Melbourne, Vic 3001

Telephone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au