

What to do if you have a complaint?

About Lloyd's

Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent.

In Australia, Lloyd's is proud to be a member of the Insurance Council of Australia. Lloyd's has adopted the General Insurance Code of Practice subject to certain specific qualifications. You can obtain a copy of the Code at www.codeofpractice.com.au

Our aim is to provide the highest service to our Australian policyholders, and, to this end, we have developed the following procedures for the fair handling of complaints for Lloyd's policyholders.

How can we help you?

There are established procedures for dealing with complaints and disputes, regarding your policy or claim.

Internal Dispute Resolution

If you have any concerns or wish to make a complaint in relation to this policy, our services or your insurance claim, please let us know and we will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedures. Please contact Aspect Underwriting in the first instance:

Mike Wallis – Director
Aspect Underwriting
Suite 2, 73a Rupert Street, Collingwood VIC 3066
Phone: 1300 979 458
Email: info@aspectuw.com.au

If we cannot resolve your complaint to your satisfaction, we will escalate your matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's contact details are:

Lloyds Australia Limited
Email: ldraustralia@lloyds.com
Telephone: (02) 8298 0783
Post: Suite 1603 Level 16, 1 Macquarie Place, Sydney NSW 2000

External Dispute Resolution

You may refer your complaint to the Australia Financial Complaints Authority (AFCA) at any time, and if your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint.

AFCA can be contacted as follows:
Telephone: 1800 931 678
Email: info@afca.org.au
Post: GPO Box 3, Melbourne VIC 3001

Your complaint must be referred to AFCA within 2 years of the final decision. If your complaint is not eligible for consideration by AFCA, you may be referred to the Financial Ombudsman Service (UK) or provided with other options.

The Underwriters accepting this insurance agreed that:

- (i) If a dispute arises under this Insurance, this Insurance will be subject to Australian law and practice and the Underwriters will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;
- (ii) Any summons notice or process to be served upon the Underwriters may be served upon:
Lloyd's Underwriters' General Representative in Australia
Suite 1603, Level 16, 1 Macquarie Place, Sydney NSW 2000
Who has authority to accept service on the Underwriters' behalf;
- (iii) If a suit is instituted against any of the Underwriters, all Underwriters participating in this Insurance will abide by the final decision of such Court or any competent Appellate Court.

In the event of a claim arising under this Insurance IMMEDIATE NOTICE should be given to:

EML (Employers Mutual Limited)

Telephone: 1800 931 330

New claims email: newclaimsAH@eml.com.au

Information email: EMLplusclaims@eml.com.au

Address: Level 3, 345 George Street, Sydney NSW 2000

Contact Details

The Trustee for Wallis Family Trust
trading as **Aspect Underwriting**

Corporate Authorised Representative No. 1247437

Suite 2, 73a Rupert Street

Collingwood VIC 3066

Phone: 1300 979 458

Email: info@aspectuw.com.au

Corporate Authorised Representative of
McLardy McShane Partners Pty Ltd

ABN 14 064 465 309 AFSL 232987

Level 3, Building 7, Botanicca Corporate Park
570-588 Swan Street, Richmond VIC 3121

Phone: (03) 9290 9200

Email: info@mcclardymcshane.com.au