

Precision Underwriting Complaints and Disputes Procedure

Introduction

Our Complaints Policy spells out the way in which the business will manage complaints.

Our clients have the right to complain about our products and/or services, and to have that complaint respectfully and fairly dealt with in a fair, transparent and timely manner. Precision Underwriting treats all complaints that we receive seriously.

A complaint is “any expression of dissatisfaction, whether oral or written, and whether you consider them to justified or not, about a service or activity relating to Financial Services offered, provided or withheld by us, which implicitly or explicitly requires a response or resolution..”

For the purposes of this policy, clients include agents, brokers, insurers and intermediaries that the business deals with.

Information provided by complainants will be handled in accordance with our Privacy Policy.

Our complaints and dispute resolution process is free of charge.

Please provide us with your contact details, policy or claim number (if applicable) and as much information as you can about the reason for your complaint along with any supporting documents and how you would like us to correct the situation.

We will acknowledge receipt of your complaint within one (1) business day and do our utmost to resolve your complaint to your satisfaction within ten (10) business days provided we have all the necessary information. If we resolve your complaint, we will provide you with:

- the outcome in writing; and
- the reasons for our decision.

If the complaint cannot be reviewed or resolved within ten (10) business days, we will provide you with reasons for the delay and continue to update you on the status of the complaint every ten (10) business days unless an alternative timeframe is agreed. If we are unable to make a decision within thirty (30) days, we will provide you with a reason for the delay and advise of your right to take your complaint to the Australian Financial Complaints Authority (AFCA) as detailed below.

The Complaints Process

Stage 1

Complaints should be advised to Precision Underwriting Pty Ltd in the first instance via:

Paul Douglas - Complaints Officer
Precision Underwriting
Suite 1, 201 Central Coast Highway, Erina, NSW, 2250
Email: paul@precisionunderwriting.com.au
Phone: 1300 486 467

Stage 2

If we cannot resolve your complaint to your satisfaction, we may also automatically escalate your complaint to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's complaints handling timetables and guidance can be found [here](#). Lloyd's Australia can be contacted via:

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Lloyd's Australia Limited
Email: ldraustralia@lloyds.com
Telephone: +61 (02) 8298 0783
Post: Suite 1603 Level 16, 1 Macquarie Place,
Sydney NSW 2000

A final decision is due to the customer within thirty (30) business days.

External Dispute Resolution

You may refer your complaint to the Australian Financial Complaints Authority (AFCA) if your complaint is not resolved to your satisfaction within thirty (30) calendar days of the date on which you first made the complaint. AFCA provides fair and independent financial services complaint resolution that is free to consumers and can be contacted as follows:

Telephone: 1800 931 678
Email: info@afca.org.au
Post: GPO Box 3 Melbourne VIC 3001
Website: www.afca.org.au

Complaints must be referred to AFCA within two (2) years of the final decision, unless AFCA considers special circumstances apply.

Need help?

We will, where necessary, inform clients about ways that a relative or friend might help with a complaint if clients have difficulty expressing themselves (either due to physical or mental impairment, or language barriers, etc.).

Where complaints relate to clients with disabilities, we will make all reasonable additional efforts to assist them with their complaint including voluntarily engaging third

parties (at our cost) to assist the client in lodging and negotiating their complaint.

Where complaints or queries relate to non-English speaking clients, we will make all reasonable additional efforts to assist them with their complaint including voluntarily engaging interpreters (at our cost) to assist the client in lodging and negotiating their complaint. Other ways in which we may be able to assist include:

- Use of sign language (AUSLAN)
- Text telephone and the National Relay Service (NRS). NRS can be contacted via:
 - Voice: 1300 555 727
 - TTY: 133 677
 - SMS: 0432 677 767
- Translation Services

Other Resources

[Family Domestic Violence Policy](#)

[Vulnerability Policy](#)

[Financial Hardship Policy](#)