

## HOW TO MAKE A COMPLAINT

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We aim to give the best service possible, but we understand that sometimes issues come up and you may have a complaints. We are committed to the fair, transparent and timely resolution of complaints.

We will resolve your complaint as quickly as we can, and we'll keep you informed on your complaint's progress.

If your complaint hasn't been resolved after 30 days, or if you're unhappy with our decision, you have a right to an external review. Read Step Three of our process to learn about this.

### Step One – Talk to Us

If you wish to make a complaint about us, our products and services, or involving any party whom we represent, please send details to:

The Complaints Officer, Hutch Underwriting Pty Ltd, via our contact details:

[help@hutchunderwriting.com.au](mailto:help@hutchunderwriting.com.au)  
1 300 256 056

We may be able to resolve

### Step Two – Lloyds Review

If Stage 1 does not resolve the complaint to your satisfaction the complaint is automatically escalated to Lloyds Australia Ltd.

CoverRadar will provide Lloyds with a copy of our file including all documents we relied upon to make the decision that is the subject of your complaint.

Lloyds will conduct a review of your complaint and respond to you addressing the concerns that you have raised in the complaint.

### Step Three – External Review

If Step 1 or Step 2 (for complaints involving Hutch Underwriting) does not resolve your complaint within 30 days, you have the right to pursue your complaint with the Australian Financial Complaints Authority (AFCA) AFCA provides fair and independent financial services complaint resolution that is free for customers.

Telephone: 1800 931 678  
Email: [info@afca.com.au](mailto:info@afca.com.au)  
Website: [www.afca.org.au](http://www.afca.org.au)

In writing:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001



The Clear Way to Better Cover

W: [hutchunderwriting.com.au](http://hutchunderwriting.com.au) T: 1 300 256 056

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