

# How to Make a Complaint

## Part A

**This Part A applies to all Hutch policies except:**

- **Hutch Construction:** Section 2 Legal Liability
- **Hutch Trade Pack:** Section 1 Public & Products Liability
- **Hutch Trade Pack:** Section 3 Tax Audit
- **Hutch Trade Pack:** Section 4 Cyber
- **Hutch Trade Pack:** Section 7 Registered Mobile Plant Liability

We aim to give the best service possible, but we understand that sometimes issues come up and you may have a complaint. 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:

[complaints@hutchunderwriting.com.au](mailto:complaints@hutchunderwriting.com.au)

[1300 256 056](tel:1300256056)

We will acknowledge receipt of your complaint and do our utmost to resolve the complaint to your satisfaction within 10 business days.

### Step Two – Lloyd's review

If Step One does not resolve the complaint to your satisfaction, we will escalate your complaint to Lloyd's Australia.

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

Lloyd's will conduct a review of your complaint and respond to you addressing the concerns that you have raised in the complaint. To understand more about Lloyd's complaints handling, click on the following link:

[Complaint Handling at Lloyd's v1.6 \(1 July 21\)](#)



The Clear Way to Better Cover

W: [hutchunderwriting.com.au](http://hutchunderwriting.com.au) T: 1300 256 056

Hutch Underwriting Pty Ltd ABN 846 552 56 134, L6, 7-15 Macquarie Place, Sydney, NSW, 2000.

Hutch is an Authorised Representative (number 001296345) of CoverRadar Group Pty Ltd, ABN 146 412 25 809, AFS Licence number 523647, of L6, 7-15 Macquarie Place, Sydney, NSW 2000.

8 May 2025

## Step Three – External review

If Step One or Step Two (for complaints involving Hutch Underwriting) do 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. AFCA's contact details are:

Telephone: [1800 931 678](tel:1800931678)

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

## Part B

**This Part B applies only to the following Hutch policies:**

- **Hutch Construction: Section 2 Legal Liability**
- **Hutch Trade Pack: Section 1 Public & Products Liability**
- **Hutch Trade Pack: Section 3 Tax Audit**
- **Hutch Trade Pack: Section 4 Cyber**
- **Hutch Trade Pack: Section 7 Registered Mobile Plant Liability**

If you have any concerns and wish to make a complaint in relation to the abovementioned policies, our services or your insurance claim, please speak to your insurance broker first, or let us know and we will attempt to resolve your concerns in accordance with our internal dispute resolution procedure. To let us know about your complaint, please contact the Complaints Officer, Hutch Underwriting, via our contact details:

Email: [complaints@hutchunderwriting.com.au](mailto:complaints@hutchunderwriting.com.au)

Phone: [1300 256 056](tel:1300256056)

Alternatively, if you wish to make a complaint in relation to the abovementioned policies, please write to the insurer (Sompo Japan Insurance Inc):

The Sompo Complaints Officer  
Sompo Japan Insurance Inc. Australia Branch  
c/- Littlewoods Services  
Level 21, 264 George Street  
Sydney NSW 2000

Email: [sompo.complaints@lwds.com.au](mailto:sompo.complaints@lwds.com.au)

Phone: +61 2 9274 3056 (9am-5pm AEST)



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#### UNDERWRITING

Once your complaint is received, it will be acknowledged as soon as practicable. A final decision will be provided to you within 30 calendar days of the date on which you first made the complaint, unless certain exceptions apply.

You may refer your complaint to the Australian Financial Complaints Authority (AFCA) - subject to their rules, if your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint, or at any time. AFCA can be contacted as follows:

Telephone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Post: GPO Box 3 Melbourne VIC 3001

Website: [www.afca.org.au](http://www.afca.org.au)

Your complaint must be referred to AFCA within two (2) years of the final decision, unless AFCA considers special circumstances apply. If your complaint is not eligible for consideration by AFCA, you can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to you.



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