

## TRADE PACK SUMMARY OF KEY CHANGES

This summary is for brokers' information only. It does not form part of the insurance policy and will not be used to assess claims.

### Summary of key changes for HTP3 – Effective 20/05/2026

Change Type	What's changed	Detail
Updated Complaints and Dispute Resolution	p.7 Complaints process and contact details	<p><b>Complaints &amp; Dispute Resolution</b></p> <p>If <b>You</b> have any concerns or wish to make a complaint in relation to this <b>Policy</b>, <b>Our</b> services or <b>Your</b> insurance claim, please let <b>Us</b> know and <b>We</b> will attempt to resolve <b>Your</b> concerns in accordance with our internal dispute resolution procedure.</p> <p>Please contact:</p> <p>Complaints Officer Hutch Underwriting Telephone: 1300 256 056 Email: <a href="mailto:complaints@hutchunderwriting.com.au">complaints@hutchunderwriting.com.au</a></p> <p><b>All Sections:</b></p> <p><b>We</b> will acknowledge <b>We</b> have received <b>Your</b> complaint and aim to resolve the complaint to <b>Your</b> satisfaction.</p> <p>A complaint decision will be provided to <b>You</b> within 30 calendar days. If <b>We</b> are unable to meet this timeframe <b>We</b> will inform <b>You</b> of the reason for the delay.</p> <p>If <b>Your</b> complaint is not resolved to <b>Your</b> satisfaction, or <b>You</b> do not receive a complaint decision with 30 calendar days of the date which <b>You</b> first made the complaint <b>You</b> may refer <b>Your</b> complaint to the Australian Financial Complaints Authority (AFCA). AFCA can be contacted as follows:</p> <p>Telephone: 1800 931 678 Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a> Post: GPO Box 3 Melbourne VIC 3001 Website: <a href="http://www.afca.org.au">www.afca.org.au</a></p> <p>AFCA services are provided to <b>You</b> free of charge. <b>Your</b> complaint must be referred to AFCA within two (2) years of the complaint decision, unless AFCA considers special circumstances apply. If <b>Your</b> complaint is not eligible for consideration by AFCA, <b>You</b> may have access to other external dispute resolution options.</p> <p>The <b>Underwriters</b> accepting this <b>Policy</b> agree that:</p> <p>3. with respect to <b>Sections</b> 2, 5 &amp; 6, any service of any originating process upon Lloyd's Underwriters may be affected upon: Lloyd's Underwriters' General Representative in Australia</p> <p>PO Box R1745, Royal Exchange NSW 1225</p> <p>Email: <a href="mailto:serviceofsuitaus@lloyds.com">serviceofsuitaus@lloyds.com</a> who has authority to accept service on the Lloyd's Underwriters behalf until the appointment of another agent for service which is notified to the <b>Insured</b>;</p>



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

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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.

Change Type	What's changed	Detail
		<p>if a suit is instituted against any of the <b>Underwriters</b>, it is binding on all <b>Underwriters</b> participating on this Insurance as if they had each been individually named as a defendant.</p> <p>In the event of a claim arising under the <b>Policy</b> notice should be given as soon as reasonably practicable to:</p> <p>The Claims Manager  Telephone: 1300 256 056  Email: <a href="mailto:claims@hutchunderwriting.com.au">claims@hutchunderwriting.com.au</a>  Web: <a href="http://hutchunderwriting.com.au/claims">hutchunderwriting.com.au/claims</a></p>
Document Reference	Wording Version	Hutch Trade Pack Policy Reference changed to HTP3



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