

COMPLAINTS AND DISPUTES

Here is advice on what you might do if you are not satisfied with any aspect of your relationship with us. Including:

- our assessment of your application;
- our insurance policy;
- our service;
- the service of our agents, claim investigators, surveyors or assessors;
- our decision on your claim.

Please let us know. We will help you in any way we can. We will refer it to an appropriate officer who has the authority to deal with the matter and who:

- will listen closely to your concerns;
- will be independent;
- will endeavour to resolve your complaint as soon as possible. We will acknowledge your complaint within one business day and will attempt to resolve it within five business days.

If the complaint is still not resolved satisfactorily, it will then be considered a dispute. We will refer your dispute to the Complaints Officer who has the authority to deal with it and who will send you our final decision in writing within 30 calendar days from receipt of your complaint.

For complaints in relation to Sunderland Marine policies please contact laura.kincaid@north-standard.com

And if your dispute is still unresolved ...

We subscribe to the General Insurance Code of Practice. If you would like information about the Code please contact us. Alternatively, a copy of the Code can be viewed at <http://www.codeofpractice.com.au>

Most disputes are resolved by this stage, but if you are unhappy with our Internal Dispute Resolution (IDR) decision, and if the terms of your insurance policy fall under the Financial Ombudsman's terms of reference, you may refer your dispute to the Australian Financial Complaints Authority (AFCA). AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes that are covered by its Terms of Reference. If you wish your dispute to be reviewed by AFCA you must refer your dispute to AFCA within two years from the date of the IDR response (final decision) letter and you can do this by contacting AFCA at:

The Australian Financial Complaints Authority Limited
GPO Box 3 Melbourne
VIC 3001, Australia

Tele: 1800 931 678 (freecall) Fax: 03 9613 6399 Email: info@afca.org.au website: www.afca.org.au

We will accept the service's decision and you will still have the option of legal action if you do not accept the service's decision. Other options available to you may include mediation, arbitration or legal action. Accessible and other language versions of this document can be made available on request.

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NorthStandard is authorised and regulated in Australia by The Australian Prudential Regulation Authority (APRA) and the Australian Securities and Investments Commission (ASIC).

For all our Group office locations, please visit: **www.north-standard.com**