

# Complaints and Disputes Resolution Policy



Summit Prestige Home Insurance is a registered trading name of  
SRS Underwriting Agency Pty Ltd  
ABN 89 113 929 516 AFS Licence No 290518  
Level 3, 77 King St  
SYDNEY NSW 2000

## INTRODUCTION

This Complaints and Disputes Resolution Policy outlines how SRS Underwriting Agency Pty Ltd trading as Summit Prestige Home Insurance, (“we”, “our”, “us”), handles Complaints in relation to the general insurance products we deal in and the services we provide.

We strive to ensure that our service standards are in accordance with the General Insurance Code of Practice (the Code) as it applies to our products and services. A copy of the Code is located on the Insurance Council of Australia website at [www.ica.com.au](http://www.ica.com.au).

Our goal is to have satisfied, long-term policyholders by conducting our services in an honest, efficient, fair and transparent manner.

If you think that we have let you down in any way or our service is less than you expected, including our sub-contracted services, let us know about your dissatisfaction so we can help. We have an Internal Dispute Resolution (**IDR**) Process and Panel in place to handle and resolve such Complaints in a fair, transparent and timely manner.

In the unlikely event that a Complaint is not resolved by using our IDR process, and the insurer's IDR process if applicable, an appropriate and independent External Dispute Resolution (EDR) scheme will be made available to you, in accordance with your eligibility.

## HOW YOU CAN MAKE A COMPLAINT

We consider that these streamlined procedures will effectively handle your Complaint:

1. Firstly, we suggest you phone, fax, email or mail our employee who handles your insurance matters and explain why you are dissatisfied and what you would like us to do to correct the situation. There will be no cost to you for us handling your Complaint.
2. If our employee cannot satisfactorily resolve your Complaint by the end of the following business day, our Complaints Manager will be advised of the relevant details.
3. Our Complaints Manager will contact you within 3 business days of you making your Complaint to formally acknowledge it and give you further helpful information. If you prefer, you may contact the Complaints Manager in the first instance. Please see Contact Details later in our Policy.
4. The Complaints Manager may ask you for more relevant information necessary to deal with your Complaint. The Complaints Manager, and where appropriate, other member(s) of our IDR Panel who have the appropriate experience, knowledge and authority to handle your Complaint, will consider all the relevant information.

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5. The Complaints Manager will respond to your Complaint within 15 business days of you making your Complaint, provided we have all the necessary information and have completed any investigation required.
6. In the event we need further information, assessment or investigation to enable us to deal with your Complaint, we will agree a reasonable alternative timeframe with you. If we cannot agree on timeframes, we will treat the Complaint as a Dispute and explain how you can have the Dispute heard by another party.
7. You will have access to information about you that we have relied on in assessing your Complaint and an opportunity to correct any errors. If any errors are identified, we will correct them. In special circumstances e.g. when a claim is being or has been investigated, or as required by law, we may refuse to release the information to you but we will not do so unreasonably. We will give you reasons for our refusal, and upon request put them in writing.
8. We will keep you informed of the progress of our response to your Complaint.
9. When we give you our response, we will also give you information about how it can be reviewed.
10. In the unlikely event that you tell us that our response does not resolve your Complaint or you are dissatisfied about how we handled it, your Complaint will be treated as a Dispute:
  - a. **If your Complaint is about a product or service we provided on behalf of Lloyd's:** We will ask you to lodge the Dispute with Lloyd's Australia and ensure you have information about that process. Lloyd's Australia will tell you if you are eligible to have the Dispute heard by Lloyd's Australia or Policyholder and Market Assistance at Lloyd's in London.

Lloyd's Australia will respond to your Dispute within 15 business days unless further information or investigation is necessary in which case alternative timeframes will be agreed. Progress will be advised to you at least every 10 business days.

If you are dissatisfied with Lloyd's Australia's response and the Dispute remains unresolved, Lloyd's Australia will refer you to the Financial Ombudsman Service in Australia (**FOS**); or the Financial Ombudsman Service (UK), in accordance with your eligibility.
  - b. **If your Complaint is about a product or service we provided on behalf of an insurer other than Lloyd's:** We will give you information about how you can lodge the Dispute and have it heard by a different party with appropriate experience, knowledge and authority, as nominated by that insurer.

If the Dispute remains unresolved, the Insurer will advise you about the EDR scheme available to you e.g. the FOS administered EDR scheme.
  - c. **If your Complaint relates to circumstances in which we acted on our own behalf and not for an insurer:** We will advise you of your right to contact the IBD Limited that administers the EDR scheme to which we subscribe, or any other EDR option available to you.

