

# CUSTOMER COMPLAINTS

## How we will deal with complaints

If you are not satisfied with our products or services or a decision we make in relation to your insurance, please advise us as soon as possible. Following our complaint handling process is important to resolving your complaint as effectively and efficiently as possible.

### 1. Tell us about your complaint

If you would like to make a complaint, please contact us as follows:

By Phone: 02 8117 2112  
In writing: Berkley Insurance Australia  
PO Box Q296  
QVB NSW 1230  
By email: [customersupport@berkleyapac.com](mailto:customersupport@berkleyapac.com)

### 2. How we respond to your complaint

We will endeavour to resolve your complaint within 5 business days.

If this is not possible, we will advise you and also let you know if we require additional information. In this event, we will usually advise you of a decision within 15 business days of receiving your complaint.

### 3. Referral to Internal Dispute Resolution

If you remain dissatisfied with our decision you may refer the matter to our Internal Dispute Resolution (IDR) team. The IDR team will review your complaint and if additional information is required to assess your complaint we will agree with you a reasonable timeframe for the IDR team to resolve your complaint.

If we are unable to make a decision within 45 days of receiving your complaint, we will tell you and you may refer your complaint for External Review (see 4. below).

### 4. External Review

Our procedures are designed to deal fairly and efficiently with your complaint. If you remain unsatisfied, you may be able to access the services of the Australian Financial Complaints Authority ("AFCA"). AFCA is an independent external dispute resolution body approved by the Australian Securities and Investments Commission. The role of AFCA is subject to their terms of reference and they will advise you if they can assist. Not all policies issued by Berkley Insurance Australia fall within the terms of reference of AFCA.

You can contact AFCA as follows:

By Phone: 1800 931 678  
In writing: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001  
By email: [info@afca.org.au](mailto:info@afca.org.au)