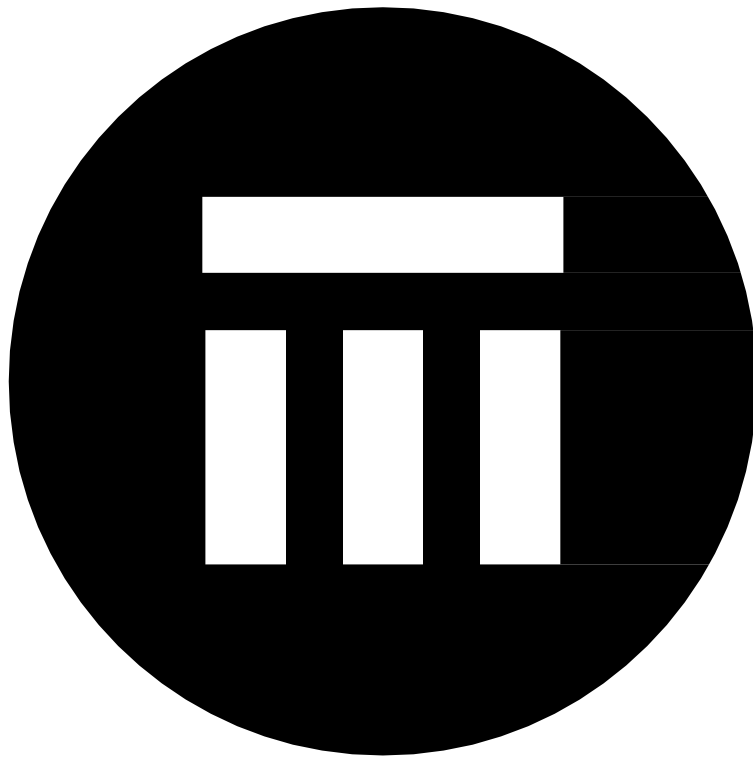


Complaints Handling Policy



**For general insurance
business**



Swiss Re International SE Australia Branch (Swiss Re)

Swiss Re is committed to responding to complaints promptly if we have not met your expectations in the provision of our services including in respect of your privacy and claims outcomes. This complaints handling policy covers all complaints relating to our services, products and conduct, including the conduct of our staff and third party agents including loss adjusters, claims assessors or investigators.

The Swiss Re complaints and disputes resolution service is available to you, free of charge.

Swiss Re has agreed to abide by the General Insurance Code of Practice (the Code). The objective of the Code is to establish high standards of service, promoting confidence in the general insurance industry and better relationships between insurers and their customers. Further information about the Code is available at <http://www.codeofpractice.com.au> and upon request.

Swiss Re takes the concerns of its customers, brokers and third party beneficiaries seriously and we have a detailed complaints handling and internal dispute resolution procedure in place to address customer complaints.

If we are not able to collect personal information about you we may not be able to provide you with the products, services or assistance you require. The collection, use, storage or disclosure of your personal information is needed to provide these.

Scope

This Complaints Handling Policy applies to retail insurance policies only.

What is a complaint?

Swiss Re has adopted the Code definition of a **complaint**, which can be an expression of dissatisfaction made to us, related to our products or services, or the complaints handling process itself, provided by Swiss Re or a third party acting on its behalf, and where a response or resolution is explicitly or implicitly expected.

Requesting a review of a settled claim after a Catastrophe

If you have a retail property claim resulting from a declared catastrophe and we have finalised your claim within one month after the catastrophe, you can request a review of your claim if you think the assessment of your loss was not complete or accurate, even if you have signed a release. You may request the review up to 12 months after the date of finalisation of your claim.



Stage 1 – Our Complaints Handling Procedure

If you are dissatisfied with any aspect of your relationship with Swiss Re including our services, products or how we deal with your personal or sensitive information, and wish to make a complaint, please contact us at:

Phone: +61 2 8295 9500
Email: complaints_ANZ@swissre.com
Post: Level 36, Tower Two, International Towers Sydney
200 Barangaroo Avenue
Sydney NSW 2000

The members of our complaints handling team are trained to handle complaints fairly and efficiently. Our complaints handling team is authorised to settle and resolve your complaints without reference to others within Swiss re.

To assist us in dealing with your complaint, please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your complaint. Once we receive your complaint, in writing or orally, we undertake to do the following:

- investigate your complaint and keep you informed of the progress of our investigation;
- respond to your complaint in writing within fifteen (15) business days provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames and, if we cannot agree, you may request that your complaint is taken to **Stage 2** and referred to our internal dispute resolution team¹ and
- keep you informed about the progress of our response at least every ten (10) business days, unless you agree to extend that timeframe.

We will respond to your complaint in writing and advise you of our decision in relation to your complaint, the reasons for our decision, and remind you of your right to escalate your complaint to Stage 2.

Stage 2 – Review by our Internal Disputes Resolutions (IDR)

If you advise us that you wish to take your complaint to **Stage 2**, your complaint will be reviewed by our Internal Dispute Resolution team, who are independent to our Complaint Handling team and are committed to reviewing disputes objectively, fairly and efficiently.

We undertake to:

- keep you informed of the progress of our review of your dispute at least every ten (10) business days;
- respond to your dispute in writing within fifteen (15) business days, provided we have all



necessary information and have completed any investigation required;

- work with you to agree reasonable alternative time frames, where further information or investigation is required; and
- if we cannot agree, you may refer your dispute to the Australian Financial Complaints Authority (AFCA) as detailed under **Stage 3** below, subject to its Terms of Reference. If your complaint or dispute falls outside the AFCA's Terms of Reference, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

Stage 3 – Seek review by the Australian Financial Complaints Authority (AFCA)

If you are dissatisfied with our internal dispute determination, or we are unable to resolve your complaint or dispute to your satisfaction within forty-five (45) calendar days, you may refer your complaint or dispute for external dispute resolution to AFCA, subject to its Terms of Reference. AFCA provides a free dispute resolution service to consumers and third parties who fall within their Terms of Reference.

You may contact AFCA at any time during the complaints handling process for information including whether or not, your complaint or dispute falls within their Terms of Reference, at:

Online:	www.afca.org.au
Phone:	1800 931 678
Email:	info@afca.org.au
Post:	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

If you would like to refer your dispute to AFCA you must do so within 2 years of the date of our final internal dispute determination. AFCA may still consider a dispute lodged after this time if AFCA considers that exceptional circumstances apply.

Request for Information

You may request copies of information Swiss Re has relied upon to arrive at its decision in the complaints handling process. Swiss Re may decline to provide access to or disclose information where the information is protected from disclosure under law, or where the claim is or has been investigated or where the release may prejudice us in relation to a claim or dispute, or in relation to your complaint. Where we decline to provide you with information, we will provide you with written reasons. You may request a review of our decision not to release the information.



Your Privacy

Swiss Re is committed to ensuring that your personal and or sensitive information is protected in accordance with the *Privacy Act 1988* (as amended). We collect, use, store and disclose your personal information in accordance with the Australian Privacy Principles. If you require further information in respect to our Privacy Policy, please follow this link to our Privacy Policy or contact us on the numbers above.

http://www.swissre.com/australia_newzealand/