

# Complaints and Dispute Resolution Process

Underwriting Agency HMIA Pty Ltd (HMIA), an Authorised Representative of SGUAS Pty Ltd, is committed to meeting and exceeding our clients' expectations whenever possible and would like to know if your expectations have not been met. You are entitled to make a complaint about any aspect of your relationship with HMIA including the conduct of its employees. The complaints process also applies to complaints regarding a declined claim, the value of a claim or financial hardship.

**What is a complaint:** A complaint is an expression of dissatisfaction relating to our products or services or our complaints handling process itself, where a response or resolution is explicitly or implicitly expected.

HMIA will attempt in good faith to resolve any complaint/dispute in a fair, transparent and timely manner. The complaints process described below does not apply to your complaint if HMIA has resolved it to your satisfaction by the end of the 5th business day after your complaint was received by HMIA, and you have not requested a response in writing.

This policy complies with the General Insurance Code of Practice.

## Financial Hardship

Financial Hardship involves an inability of the customer to pay a debt, rather than an unwillingness to do so. Financial Hardship can arise from a variety of situations and can be either of limited duration or long term.

If we are informed that you are experiencing Financial Hardship, we are required to supply you with an application form for Financial Hardship assistance, and contact details for the National Financial Counselling hotline 1800 007 007.

## 1. COMPLAINTS PROCESS (STAGE 1)

### 1.1 What to do if you have a complaint

**Complaints should be referred to HMIA by either email, telephone or mail:**

**E:** enquiries@hmia.com.au

**T:** + 61 2 9227 8400

**M:** PO Box H320 Australia Square NSW 1215

To allow HMIA to consider your complaint the following information needs to be provided (where available):

- Name, address, email and telephone number of the policyholder;
- Policy number, claim number and product type;
- Name and address of the insurance intermediary through whom the policy was obtained;
- An explanation of the situation that led to the complaint; and
- Copies of any supporting documentation you believe may assist HMIA in addressing your complaint appropriately.

## 1.2 How HMIA will handle your complaint

HMIA aim to acknowledge receipt of your complaint by either telephone, email or letter within 2 business days and advise the name and contact details of the employee assigned to liaise with you.

HMIA will respond to your complaint in writing within 15 business days of first being notified of the complaint, provided HMIA have all the necessary information and have completed any necessary investigations.

If HMIA cannot respond within 15 business days, HMIA will seek to agree to a reasonable alternative timetable with you. HMIA will keep you informed of the progress no less than every 10 business days, unless an alternate timetable is agreed upon. If we cannot reach a reasonable alternative timetable, HMIA will advise you of your right to escalate the complaint to Stage 2 of the complaints process.

## 2. INTERNAL DISPUTE RESOLUTION (STAGE 2)

If HMIA's Stage 1 decision does not resolve your complaint to your satisfaction, you may advise HMIA that you wish to escalate your complaint to Stage 2. If the complaint is in relation to a service issue, the complaint will be handled by HMIA. If the complaint is in relation to an underwriting or claims issue, the complaint will be handled by the Insurer, HDI Global Specialty SE – Australian Branch (HDI).

Claims/Underwriting Complaints	Service Complaints
<p><b>HDI Global Specialty SE – Australian Branch (the Insurer)</b></p> <p><b>E:</b> HGS_Australia_claims@hdi-specialty.com <b>T:</b> +61 2 8646 8307 <b>M:</b> Tower 1, Level 33, 100 Barangaroo Avenue, NSW 2000</p>	<p><b>HMIA</b></p> <p><b>E:</b> enquiries@hmi.com.au <b>T:</b> + 61 2 9227 8400 <b>M:</b> PO Box H320 Australia Square NSW 1215</p>

Your complaint will be reviewed by management of HMIA and/or HDI, independent of the person or persons whose conduct is the subject of the complaint, or person/s who were involved in the Stage 1 decision (where applicable). HMIA or HDI will keep you informed about the progress of the review at least every 10 business days.

HMIA or HDI will respond in writing within 15 business days of the date you advised that you wished to proceed to Stage 2, provided all the necessary information has been provided and any investigation required has been completed.

If HMIA or HDI cannot respond within 15 business days, HMIA or HDI will let you know as soon as reasonably practicable within that timeframe and agree to a reasonable alternative timetable with you. If an alternate timetable cannot be agreed, HMIA or HDI will advise you of your right to take your complaint to the Australian Financial Complaints Authority (AFCA), where applicable.

## 3. EXTERNAL DISPUTE PROCESS (STAGE 3)

### 3.1 Australian Financial Complaints Authority

If HMIA's or HDI's Stage 2 does not resolve your complaint to your satisfaction, or if HMIA or HDI have not resolved your complaint within 45 calendar days of the date HMIA first received your complaint, you can seek an external review via HMIA's or HDI's external dispute resolution scheme administered by AFCA. AFCA is an ASIC approved external dispute resolution body aimed at resolving certain disputes between consumers and insurers at no cost to you. AFCA can advise you if your dispute falls within their Rules.

Determinations made by AFCA are binding on the agency/insurer, where relevant. If you would like to refer your dispute to AFCA, you must do so within 2 years of the final decision from Stage 2. AFCA may still consider a dispute lodged after this time if AFCA considers that exceptional circumstances apply.

Australian Financial Complaints Authority contact details are:

**T:** 1800 931 678

**E:** [info@afca.org.au](mailto:info@afca.org.au)

**M:** Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

**W:** [www.afca.org.au](http://www.afca.org.au)

### 3.2 Process

Before AFCA can consider your dispute, HMIA or HDI must be given an opportunity to resolve the dispute with you directly.

After your dispute is lodged with AFCA, they will contact HMIA and/or SGUAS Pty Ltd and/or HDI and ask for a response. Response times requested by AFCA vary depending on the situation.

If AFCA advises you that their Rules do not extend to you or your dispute, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.