

OUR COMMITMENT TO YOU

The service standards of Calibre Insurance are high, and we strive to make our customers happy. That is why we are committed to delivering a valuable service to our customers.

We want to keep improving, so if our products or services, including that of our agents, do not meet your expectations let us know so we can address these issues immediately.

This brochure summarises the process you can expect Calibre Insurance to undertake in order to resolve your complaint.

Calibre Insurance has developed its complaints handling process to comply with legislative, regulatory, and industry standards, including the Insurance Council of Australia ('ICA') Code of Practice.

WHAT YOU CAN EXPECT FROM CALIBRE INSURANCE WHEN ASSESSING AND RESOLVING YOUR COMPLAINT

When assessing and resolving your complaint you can expect Calibre Insurance:

- To deal with your complaint in accordance with our complaints handling process, and to provide information about the process upon your request.
- To deal with your complaint free of charge.
- To deal with your complaint in accordance with the ICA Code of Practice, and provide you with access to a copy of the ICA Code of Practice upon your request.
- To deal with your complaint in accordance with Calibre Insurance's privacy policy, and to provide you with access to a copy of that policy upon your request.

HOW WE RESOLVE YOUR COMPLAINT

Step 1: Contact Calibre Insurance

You can contact Calibre Insurance by:

Phone: 1300 306 226

Fax: 1300 559 936

Email: feedback@calibreinsurance.com.au

Address: Level 8, 1 Pacific Highway, North Sydney NSW 2060

Calibre Insurance aims to resolve the complaint at the time of initial contact.

If not immediately resolved Calibre Insurance will commit to responding to your complaint within 15 business days of first being notified of the complaint.

To enable us to consider your complaint fully and quickly, you will need to provide the following information:

- An explanation of the situation that led to the complaint;
- Any new information not currently in Calibre Insurance's possession that may have a bearing on Calibre Insurance's understanding of the complaint; and
- A statement of any action that you would like Calibre Insurance to take to resolve the complaint

Upon final consideration of your complaint we will inform you of our proposed resolution and the timeframe we will take to implement.

Step 2: Internal Dispute Resolution

If you are not satisfied with Calibre Insurance's response you may refer it in writing to Calibre Insurance's Internal Dispute Resolution Panel, which is independent of the original complaint review. The panel will respond within 15 business days. Should this be unachievable, the Panel may request a later response date.

You may contact the Dispute Resolution Panel by any means, but preferably in writing via:

Phone: 1300 306 226

Fax: 1300 559 936

Email: feedback@calibreinsurance.com.au

Mail: Dispute Resolution Panel, Calibre Commercial Insurance Pty Ltd
Level 8, 1 Pacific Highway, North Sydney NSW 2060

The Disputes Resolution Panel will acknowledge your complaint in writing within 2 business days of receipt. If Calibre Insurance requires further information, a request will be made at this time.

The Dispute Resolution Panel will investigate all details of your complaint and will provide a written response outlining any reason for the decision and will inform you of any action Calibre Insurance intends to take in resolution of the complaint.

If you are not satisfied with the resolution under Step 2 Internal Dispute Resolution:

You have the choice of contacting Great Lakes Insurance SE trading as Great Lakes Australia (ARBN 127 740 532, ABN 18 964 580 576, AFSL No. 318603) ('GLA') for a separate review. GLA is the insurer and Calibre Insurance acts as the insurer's agent. Great Lakes Insurance SE is a limited liability company incorporated in Germany.

If you do not want the matter referred by Calibre Insurance to GLA, you can contact GLA directly:

By phone

You can discuss the matter with GLA's Dispute Resolution Officer on (02) 9272 2157.

In Writing

Send GLA the full details of your dispute, including any supporting documents, and explain what you would like them to do.

Attn: Dispute Resolution Officer

Great Lakes Australia, PO Box H35, Australia Square NSW 1215

Email: disputes@gla.com.au

Step 3: External Dispute Resolution scheme

In the event your concerns are not resolved to your satisfaction by the Internal Dispute Resolution Committee, or your complaint has not been resolved within 45 days, your dispute may also be escalated to the Australian Financial Complaints Authority (AFCA). AFCA is a new External Dispute Resolution (EDR) scheme, replacing the Financial Ombudsman Service (FOS). AFCA will provide a free, independent review of all disputes concerning general insurance that are covered by their Rules.

Please note the following changes to the EDR process and where you should lodge a complaint if you are not satisfied with our response:

- with the Financial Ombudsman Service Australia if lodged before 1 November 2018:

Online: www.fos.org.au

Email: info@fos.org.au

Phone: 1800 367 287

Mail: Financial Ombudsman Service Limited GPO Box 3 Melbourne VIC 3001; or

- with the Australian Financial Complaints Authority if lodged on or after 1 November 2018:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

For AFCA or FOS to consider the dispute it must be lodged with them within two years of the date of this letter. You can obtain more information on AFCA or FOS, and their service, by contacting them on the details above.

Should AFCA or FOS decline to consider this dispute, we may be able to provide details of an alternate external dispute resolution service.