

## What to do if you have a complaint?

### About Lloyd's

Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent.

In Australia, Lloyd's is proud to be a member of the Insurance Council of Australia. Lloyd's has adopted the General Insurance Code of Practice subject to certain specific qualifications. You can obtain a copy of the Code at [www.codeofpractice.com.au](http://www.codeofpractice.com.au)

Our aim is to provide the highest service to our Australian policyholders, and, to this end, we have developed the following procedures for the fair handling of complaints for Lloyd's policyholders.

### How can we help you?

There are established procedures for dealing with complaints and disputes, regarding your policy or claim.

### Internal Dispute Resolution

If you have any concerns or wish to make a complaint in relation to this policy, our services or your insurance claim, please let us know and we will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedures. Please contact Aspect Underwriting in the first instance:

Mike Wallis – Director  
Aspect Underwriting  
Suite 2, 73a Rupert Street, Collingwood VIC 3066  
Phone: 1300 979 458  
Email: [info@aspectuw.com.au](mailto:info@aspectuw.com.au)

If we cannot resolve your complaint to your satisfaction, we will escalate your matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's contact details are:

Lloyds Australia Limited  
Email: [ldraustralia@lloyds.com](mailto:ldraustralia@lloyds.com)  
Telephone: (02) 8298 0783  
Post: Suite 1603 Level 16, 1 Macquarie Place, Sydney NSW 2000

### External Dispute Resolution

You may refer your complaint to the Australia Financial Complaints Authority (AFCA) at any time, and if your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint.

AFCA can be contacted as follows:  
Telephone: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Post: GPO Box 3, Melbourne VIC 3001

Your complaint must be referred to AFCA within 2 years of the final decision. If your complaint is not eligible for consideration by AFCA, you may be referred to the Financial Ombudsman Service (UK) or provided with other options.

The Underwriters accepting this insurance agreed that:

## Complaints Policy



- (i) If a dispute arises under this Insurance, this Insurance will be subject to Australian law and practice and the Underwriters will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;
- (ii) Any summons notice or process to be served upon the Underwriters may be served upon:  
*Lloyd's Underwriters' General Representative in Australia*  
*Suite 1603, Level 16, 1 Macquarie Place, Sydney NSW 2000*  
Who has authority to accept service on the Underwriters' behalf;
- (iii) If a suit is instituted against any of the Underwriters, all Underwriters participating in this Insurance will abide by the final decision of such Court or any competent Appellate Court.

In the event of a claim arising under this Insurance IMMEDIATE NOTICE should be given to:

INSERT YOUR CALIMS HANDLER NAME HERE

ADDRESS

PHONE NUMBER

EMAIL

### Contact Details

The Trustee for Wallis Family trust  
trading as **Aspect Underwriting**  
Corporate Authorised Representative No. 1247437  
Suite 2, 73a Rupert Street  
Collingwood VIC 3066  
Phone: 1300 979 458  
Email: [info@aspectuw.com.au](mailto:info@aspectuw.com.au)

Corporate Authorised Representative of  
**McLardy McShane Partners Pty Ltd**  
**ABN 14 064 465 309 AFSL 232987**  
Level 3, Building 7, Botanicca Corporate Park  
570-588 Swan Street, Richmond VIC 3121  
Phone: (03) 9290 9200  
Email: [info@mcclardymcshane.com.au](mailto:info@mcclardymcshane.com.au)

### **Explanatory Note** – not forming part of this document.

1. It is not compulsory for the Lloyd's General Representative to accept service on behalf of Underwriters. If Underwriters require a local law firm to be named as authorised to accept service, their details should replace those in italics above. This document is for use in respect of insurance business within the scope of the Australian General Insurance Code of Practice
2. This wording replaces NMA1854.