

How Honan handles your complaint

At Honan, your client experience is of the utmost importance to us in delivering you insurance solutions. We appreciate your feedback. To provide feedback, we welcome you to contact complaints@honan.com.au or get in touch with your trusted Honan team member directly. If you would like to make a complaint, please follow the process below.

You may make your complaint verbally or in writing to Honan Insurance Group.

Phone: (+613) 9947 4333

Email: complaints@honan.com.au

Mail: Tower 1, Collins Square, 727 Collins Street, Docklands VIC 3008

The Honan complaints resolution process is below.

How to make a complaint

PART ONE: ACKNOWLEDGEMENT AND EARLY RESOLUTION

Honan will acknowledge your complaint within **one (1) business day** of receiving your complaint. Honan will work with you to resolve your complaint as quickly as possible.

Except in the case of a complaint about a declined claim, the value of a claim or about financial hardship, if Honan is able to resolve your complaint to your satisfaction within **five (5) business days** after receiving it, you will not receive a written response to your complaint unless you have asked for a response in writing.

PART TWO: FURTHER INVESTIGATION AND RESPONSE

If your complaint cannot be resolved within **five (5) business days**, your complaint will be referred for further review and investigation by Honan's Complaints Team. Honan will keep you updated as your complaint is investigated and will provide progress updates to you at least every **ten (10) business days**.

Honan will make a decision in relation to your complaint within **thirty (30) calendar days** after receiving your complaint.

PART THREE: YOUR RIGHT TO COMPLAIN TO AFCA

If Honan is unable to make a decision in relation to your complaint within thirty (30) calendar days because resolution of your complaint is particularly complex or there are circumstances beyond Honan's control, Honan will provide you with the reasons for the delay.

You have the right to take your complaint to the Australian Financial Complaints Authority (AFCA) (subject to AFCA's rules on whether it can deal with your complaint) if Honan is unable to make a decision in relation to your complaint within thirty (30) calendar days. You may also report any alleged breaches of the Code to the Insurance Brokers Code Compliance Committee (IBCCC).

If you are dissatisfied with Honan's final decision on your complaint you have the right to refer your complaint to AFCA (subject to AFCA's rules on whether it can deal with your complaint).

The contact details for AFCA are:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

The contact details for IBCCC are:

Insurance Brokers Code Compliance Committee

PO Box 14240

Melbourne VIC 8001

Phone: 1800 931 678

Email: info@codecompliance.org.au

Website: www.insurancebrokerscode.com.au

INSURANCE POLICIES ISSUED BY US WITH LLOYD'S UNDERWRITERS WHEN WE'RE ACTING AS THEIR AGENT

If your complaint is about a matter related to an insurance policy underwritten by certain underwriters at Lloyd's and we have arranged this policy as an agent (i.e. coverholder) of a Lloyd's underwriter under a binder agreement, different complaints procedures apply. If we cannot resolve your complaint to your satisfaction within 10 business days, we will escalate the matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. A final decision will be provided to you within 30 calendar days of the date on which you first made the complaint unless certain exceptions apply.

If your complaint is not resolved to your satisfaction within within 30 calendar days of the date on which you first made the complaint or at any time, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA's contact details are set out below. If your complaint is not eligible for consideration by AFCA, you may be referred to the Financial Ombudsman Service (UK) or you can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to you.

Lloyd's contact details are set out below:

Lloyd's Australia Limited Suite
1603/1 Macquarie Place Sydney NSW 2000
Email address: idraustralia@lloyds.com
Telephone number: (02) 8298 0783
Facsimile number: (02) 8298 0788

If you would like further information about AFCA, they can be contacted by post at:

GPO Box 3, Melbourne VIC 3001; or on phone at: 1800 931 678; or by email: info@afca.org.au or via their website: www.afca.org.au.