



Catlin Australia Pty Ltd Complaints handling process

Stage One

1. We will respond to your Complaint within 15 business days of the date of receipt of your Complaint, provided we have all necessary information and have completed any investigation required.
2. If we cannot respond within 15 business days because we do not have all necessary information or we have not completed our investigation:
 - (a) we will let you know as soon as reasonably practicable within the 15-business-day timeframe, and agree a reasonable alternative timetable with you. If we cannot reach an agreement on an alternative timetable, we will advise you of your right to take your Complaint to Stage Two of the Complaints process; and
 - (b) we will keep you informed about the progress of our response at least every ten business days, unless you agree otherwise.
3. We will respond to your Complaint in writing and tell you:
 - (a) our decision in relation to your Complaint;
 - (b) the reasons for our decision;
 - (c) your right to take your Complaint to Stage Two if our decision at Stage One does not resolve your Complaint to your satisfaction.

Stage Two: Lloyd's Australia

4. If our Stage One decision does not resolve your Complaint to your satisfaction, you may advise us that you wish to take your Complaint to Stage Two.
5. Stage Two review is conducted by Lloyd's Australia Limited. Lloyd's can be contacted at:

Lloyd's Australia Limited
Level 9, 1 O'Connell St
Sydney NSW 2000
Telephone: (02) 8298 0783
Email: ldraustralia@lloyds.com

6. Your complaint will be acknowledged by Lloyd's in writing within 5 business days of receipt, and you will be kept informed of the progress of our review of your complaint at least every 10 business days.



7. The length of time required to resolve a particular dispute will depend on the individual issues raised, however in most cases you will receive a full written response to your complaint from Lloyd's within 15 business days of receipt by Lloyd's, provided Lloyd's have received all necessary information and have completed any investigation required.

Stage Three: External Dispute Resolution

8. If our decision at Stage Two does not resolve your Complaint to your satisfaction, or if we do not resolve your Complaint within 45 calendar days of the date we first received your Complaint, you may refer your Complaint to Australian Financial Complaints Authority (AFCA).
9. AFCA is an independent body that operates nationally in Australia and aims to resolve disputes between insurers and insureds. AFCA provides fair and independent financial services complaint resolution. Your dispute must be referred to AFCA within 2 years of the date of our final decision. Determinations made by AFCA are binding upon us.
10. AFCA can be contacted by:
 - Post: GPO Box 3, Melbourne VIC 3001
 - Phone: 1800 931 678
 - Email: info@afca.org.au

More information can be found on their website www.afca.org.au

11. If AFCA advises you that its Terms of Reference 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.

For further information, please contact:

The Complaints Officer
XL Insurance Company SE
Level 28, Angel Place
123 Pitt Street
Sydney, NSW 2000

Tel: 02 8235 5100