



## COMPLAINTS AND DISPUTE RESOLUTION PROCESS

Dawes Underwriting Australia Pty Ltd (Dawes) are committed to meeting and exceeding our clients' expectations whenever possible and would like to know if your expectations haven't been met. You are entitled to make a complaint about any aspect of your relationship with Dawes including the conduct of its agents and authorised representatives. 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.

Dawes 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 Dawes resolve it to your satisfaction by the end of the 5<sup>th</sup> business day after your complaint was received by Dawes, 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 by either email, telephone or mail:

Claims Complaints	Underwriting/Service Complaints
<b>E:</b> claims@dawes.com.au <b>T:</b> 1300 188 299 <b>M:</b> Service Feedback PO Box 2717 Taren Point NSW 2229	<b>E:</b> <a href="mailto:servicefeedback@steadfastagencies.com.au">servicefeedback@steadfastagencies.com.au</a> <b>T:</b> + 61 2 9307 6653 <b>M:</b> Service Feedback PO Box A2016 Sydney South NSW 1235

To allow Dawes 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 Dawes in addressing your complaint appropriately.



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## 1.2 How Dawes handle your complaint

Dawes 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.

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

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

## 2. INTERNAL DISPUTE RESOLUTION (STAGE 2)

If Dawes' Stage 1 decision does not resolve your complaint to your satisfaction, you may advise Dawes that you wish to escalate your complaint to Stage 2. At this point, you will be advised if the complaint is to be handled by Dawes' Internal Dispute Process (Stage 2) or the relevant insurer.

Your complaint will be reviewed by members of a Dawes panel and/or a panel from the relevant insurer, independent of the person or persons whose decision or conduct is the subject of the complaint, or who was involved in the Stage 1 decision (where applicable). Dawes or the insurer will keep you informed about the progress of the review at least every 10 business days.

Dawes or the insurer will respond in writing within 15 business days of the date you advise that you wish to proceed to Stage 2, provided all the necessary information has been provided and any investigation required has been completed.

If Dawes or the insurer cannot respond within 15 business days, Dawes or the insurer will let you know as soon as reasonably practicable within that timeframe and agree a reasonable alternative timetable with you. If an alternate timetable cannot be agreed, Dawes or the insurer 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 Dawes' or the insurer's decision at Stage 2 does not resolve your complaint to your satisfaction, or if Dawes or the insurer have not resolved your complaint within 45 calendar days of the date Dawes first received your complaint, you can seek an external review via Dawes' or the insurer's external dispute resolution scheme administered by AFCA. This is only relevant for retail classes of insurance which fall within AFCA's Rules.

AFCA is an independent national scheme for consumers, free of charge and aimed at resolving disputes between the insured and their insurance intermediary/insurer. AFCA can advise you if your dispute falls within their Rules.

Determinations made by AFCA are binding on the intermediary/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, Dawes must be given an opportunity to resolve the dispute with you directly.

After your dispute is lodged with AFCA, they will contact Dawes and/or the insurer and ask for a response from both parties. 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.