

**Catlin Australia Pty Ltd
Complaints handling process**

1. We will respond to complaints within 15 business days provided we have all necessary information and have completed any investigation required.
2. In cases where further information, assessment or investigation is required we will agree reasonable alternative time frames. If we cannot agree, we will treat the customer's complaint as a dispute and we will provide information on how the customer can have their complaint reviewed by a different employee who has appropriate experience, knowledge and authority.
3. We will keep the customer informed of the progress of our response to the complaint.
4. When we notify the customer of our response, we will provide information on how our response can be reviewed by a different employee who has appropriate experience, knowledge and authority.
5. If the customer tells us they want our response reviewed, we will:
 - a) treat it as a dispute; and
 - b) notify the customer of the name and contact details of the employee assigned to liaise with them in relation to the dispute.
6. Insurers subscribe to the independent external dispute resolution scheme administered by FOS.
7. FOS is available to customers and third parties who fall within the Terms of Reference of FOS.
8. External dispute resolution determinations made by FOS are binding upon us in accordance with the Terms of Reference.

Please contact:

The Complaints Officer
Catlin Australia Pty Ltd
Level 19
83 Clarence Street
Sydney, NSW 2000

Tel: 02 8235 5100