

COMPLAINTS & DISPUTE RESOLUTION POLICY

Aircrew Insurance is a Business Name of Strategic Underwriting Pty Ltd (ABN 71 619 739 212 AFSL 554 636), referred to as 'Aircrew Insurance', we, 'us', or 'our' in this Policy). Aircrew Insurance treat all complaints regarding the products and services that we provide seriously. If you are dissatisfied in any way, then you may lodge a complaint using our complaints process.

IF YOU HAVE A COMPLAINT

Our Privacy Policy also applies to the way we handle your personal information, and it is available from our website www.penunderwriting.com.au or by contact us. If you believe we have not met our privacy obligations, you may lodge a complaint by contacting us. If we do not respond to your complaint within 30 days or if you are not happy with our response, then you have the right to take the matter to the Office of the Australian Information Commissioner. Their contact details are:

Please address your complaint to:

Complaints Manager

Aircrew Insurance
PO Box 456, Grange QLD 4051
Telephone: 1300 089 847
Email: support@aircrewinsurance.com.au

We will usually require the following information:

- Name, address and telephone number of the policyholder;
- The type of insurance policy involved;
- Details of the policy concerned, including policy and or claim reference numbers;
- Name and address of the broker through whom the policy was obtained, if applicable;
- Details of the reasons for lodging the Complaint;
- An explanation of what you would like us to do to correct the situation; and
- Copies of any supporting documentation.

There will be no cost to you for us handling your complaint.

When we receive your complaint:

- Your complaint will be acknowledged within 1 business day.
- We will work with you to resolve the matter as soon as we possibly can.
- We will respond to your complaint within 10 business days, provided we have all necessary information and have completed any investigation required.
- In cases where we cannot respond within 10 business days because we do not have all necessary information or we have not completed our investigation, our final decision will be provided to you within 30 calendar days of the date on which you first made the complaint.
- We will keep you informed of the progress of our response to your complaint.

We will respond to your complaint in writing and tell you:

- our decision in relation to your complaint; and
- the reasons for our decision.

If our decision does not resolve your complaint to your satisfaction, you will have the right to take your complaint to the next stage of the complaints process.

EXTERNAL DISPUTE RESOLUTION

If your complaint is not resolved to your satisfaction following our complaints process or if we do not resolve your complaint within 30 days of receipt, you may be entitled to take your complaint to the Australian Financial Complaints Authority, subject to its Terms of Reference. Where our decision has not satisfactorily resolved your complaint, you need to do this within two years of our final decision. The Australian Financial Complaints Authority is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Its service is free to consumers.

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001
Telephone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

USE OF YOUR INFORMATION

We only ask for, and take into account, relevant Information when deciding on your complaint.

You can seek access to information about you that we have relied on in assessing your complaint and correct any mistakes or inaccuracies.

In certain circumstances, we may decline to release this information, e.g. if it is protected from disclosure by law, including by privacy legislation, where a claim is being or has been investigated, where the release of it would prejudice us in relation to a dispute about your insurance cover or your claim or in relation to your complaint (subject to limited exceptions).

However, we will not do so unreasonably, and we will give you reasons and provide them in writing on request along with details of our complaints handling process.

Where an error or mistake in handling your complaint is identified, we will immediately initiate action to correct it.

PRIVACY COMPLAINTS

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If you believe we have not met our privacy obligations, you may lodge a complaint by contacting us. If we do not respond to your complaint within 30 days or if you are not happy with our response, then you have the right to take the matter to the Office of the Australian Information Commissioner. Their contact details are:

Office of the Australian Information Commissioner

GPO Box 5218, Sydney NSW 2001
Telephone: 1300 363 992
Email: enquiries@oaic.gov.au