

We work hard to do the right thing.

The kind of business we want to be is considerate and respectful of our customers and proactive in the way we handle complaints.

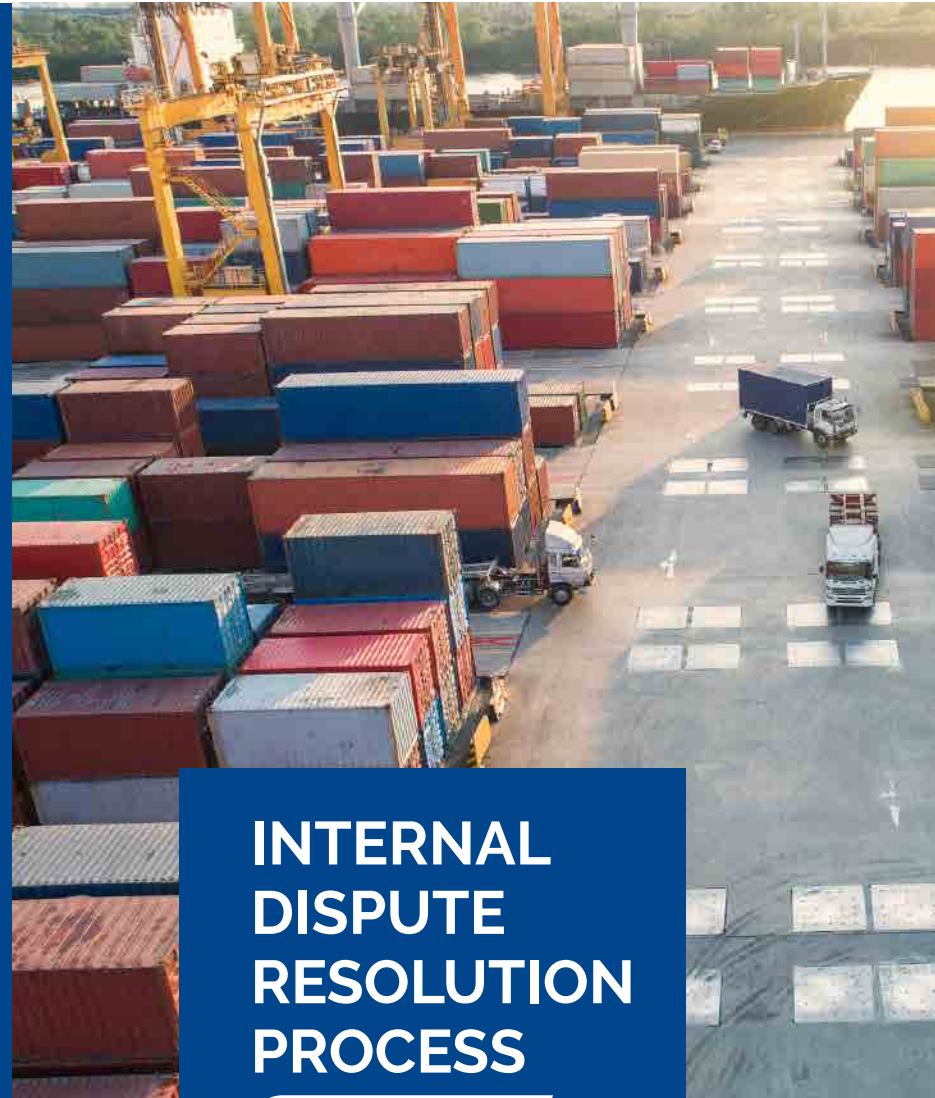
If you have a complaint about our products, services, staff, the way we handle your complaint or about one of our loss assessors, loss adjusters or other service providers, we promise to resolve your issue in a fair, transparent and timely manner and to keep you informed, via your intermediary and/or any support person you nominate every step of the way.

amandtaustralia.com.au

AM&T (Allianz Marine and Transit Underwriting Agency Pty Limited)
AFS Representative No. 423910
ABN 98 155 554 279
as agents of the insurer
Allianz Australia Insurance Limited
AFS Licence No. 234708 ABN 15 000 122 850

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**INTERNAL
DISPUTE
RESOLUTION
PROCESS**



Resolving complaints – quickly and with a minimum of fuss

We work hard to do the right thing – that’s the kind of business we want to be. If you have a complaint about our products, services or staff, or about one of our loss assessors, loss adjusters or other service providers contact us at:

Email: customer_service@amandtaustralia.com.au

Phone: 1300 386 299

We promise to handle your complaint honestly, fairly and as quickly as possible.

Complaint Process

When we receive your complaint, we will acknowledge that we have received it and tell you the name and contact details of the person assigned to liaise with you about your complaint.

Your complaint will be handled by a person with the appropriate authority and experience. This will not be the person whose decision, or conduct, your complaint is about.

When we are considering your complaint we will only ask for information that is relevant to our decision.

We will keep you informed about the progress of your complaint at least every 10 business days, unless it is resolved earlier or you agree to a different time frame.

Looking after your complaint

If we resolve your complaint to your satisfaction within 5 business days, we will not respond to you in writing unless

- you ask us to
- your complaint relates to financial hardship
- your complaint relates to a declined claim
- your complaint relates to the value of a claim.

We will make a decision about your complaint within 30 calendar days. If we cannot make our decision within this time frame we will tell you in writing before the deadline passes why we can’t meet this time and tell you about your right to take your complaint to the Australian Financial Complaints Authority (AFCA) whose details appear in this brochure.

When we make our decision

When we have made a final decision about your complaint we will tell you in writing.

Our response will explain the reasons for our decision and advise you of your right to take your complaint to AFCA if you are not satisfied with our decision and the time frame you have to do this.

If you are not happy with our response

If you are not happy with our response, you can ask for copies of the information we relied on to make our decision about your complaint.

We must give you that information within 10 business days unless:

- where a law says we do not have to; for example Privacy Act 1988
- where a claim is being or has been investigated and giving information would have an impact on the privacy of other individuals or government agencies
- if providing the information may be prejudicial to us in relation to a complaint or dispute about your insurance cover or your claim. However we must give you access to any external reports we have relied upon.

External Dispute Resolution Scheme (EDR)

AM&T act as agents for Allianz Australia Insurance Limited and are a member of the Australian Financial Complaints Authority (AFCA) scheme which is a free independent EDR scheme.

We will also advise you of the timeframe in which you must register your dispute with AFCA.

Approved by the Australian Securities and Investment Commission (ASIC) AFCA reviews disputes that fall within its guidelines. Determinations reached by AFCA are binding on AM&T.

You can contact AFCA at:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne
VIC 3001

If your complaint does not fall within the AFCA rules we will tell you about any alternate EDR options that may be available to you.

Use of your information

Our Privacy Policy also applies to the way we handle your personal information and is available from www.allianz.com.au or by contacting Allianz on 132 664.



Your Trusted Partner in Marine