

DISPUTE RESOLUTION PROCESS (AUSTRALIA)

How we deal with your complaint:

If you have a complaint about any aspect of your relationship with us (including but not limited to our sales and distribution process, underwriting, claims management, or privacy matters), please let us know so we can help address your concerns appropriately.

Please provide us with the following details:

- Details of your complaint;
- Any additional information that you think may assist in our review; and
- Your contact details.

Mitsui Sumitomo Insurance Company Limited is a subscriber to the General Insurance Code of Practice (the Code) in Australia and is committed to the high standards of service required by the Code in our dealings with you.

Internal Review

Upon receipt of your complaint, we aim to acknowledge receipt of your complaint within 24 hours (or one business day) of receiving it, or as soon as practicable.

A member of our complaints team will be assigned to liaise with you about your complaint. We will provide you with a complaint reference number and the name and contact information of the person handling your complaint. 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 timeframe.

When we have all necessary information and have completed any investigation required, your complaint will be reviewed and completed within 30 calendar days. We will consider all facts and attempt to resolve the matter to your satisfaction.

If we require any further information for our assessment of your complaint, we will agree to a reasonable alternative timeframe with you to resolve your complaint.

External Review

If we are unable to resolve your complaint to your satisfaction, you have the option to access the services of the Australian Financial Complaints Authority (AFCA).

You can take your complaint to AFCA at any time or if we do not resolve your complaint within 30 calendar days after we first received your complaint. Any decision AFCA makes is binding on us and their service is free of charge for you.

You may call or email your complaint to AFCA along with any supporting documentation you may wish to provide to AFCA:

Australian Financial Complaints Authority

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Privacy Complaints

Our Privacy Policy applies to the way we handle your personal information. It is available from our website <https://www.msi-oceania.com/> or by contacting us at msiaus@ms-ins.com.au or 02 9222 7600.

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, you can take the matter to the Office of the Australian Information Commissioner. Their contact details are:

Office of the Australian Information Commissioner

Phone 1300 363 992

Website: www.oaic.gov.au