

## Complaints & Dispute Resolution

If you have any concerns or wish to make a complaint about your insurance policy, our services or your insurance claim, please let us know and we will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedure.

We will do our utmost to resolve your complaint in a timely, fair and transparent manner.

The process will be conducted in accordance with the General Insurance Code of Practice (“the Code”) which Lloyd’s has adopted on terms agreed with the Insurance Council of Australia. For more information, visit [insurancecouncil.com.au/code-of-practice/](http://insurancecouncil.com.au/code-of-practice/)

Compliance with the Code is monitored and enforced by the Code Governance Committee. For more information, visit [www.insurancecode.org.au](http://www.insurancecode.org.au).

### How to notify a complaint

You can:

- Contact your insurance broker
- Raise it with the person you have been dealing with
- Call us on 1300 772 469
- Email us at [complaints@quantumprivateclients.com.au](mailto:complaints@quantumprivateclients.com.au)
- Write to us at: The Complaints Manager, Quantum Private Clients Pty Ltd, Suite 2.2B, 25 Cooper Street, Surry Hills, NSW 2010

Please let us or your broker know if you require extra support to notify a complaint or to understand this process.

We will follow our Internal Dispute Resolution (IDR) process to aim to resolve the complaint.

### What to expect of the Internal Dispute Resolution process

We will:

- Acknowledge your complaint as soon as practicable, and within one business day
- Provide you with the name and contact details of the person who will review it
- Do whatever we can to resolve the complaint to your satisfaction within ten (10) business days and provide you with a written outcome, if required
- Keep you updated every ten (10) business days if your complaint was not resolved within ten (10) business days, unless we agree a different timeframe with you
- Provide a final decision within thirty (30) calendar days of the date you notified us of your complaint or tell you, in writing, why we have been unable to do this and explain your right to refer your complaint to the Australian Financial Complaints Authority (AFCA)
- Explain to you what information we used when we made a decision about your complaint

### External Dispute Resolution

You may refer your complaint to the Australian Financial Complaints Authority (AFCA) if your complaint is not resolved to your satisfaction within 30 days of you notifying us of the complaint, or



at any time. Your complaint must be referred to AFCA within two (2) years of the final decision, unless AFCA considers special circumstances apply.

More information about AFCA is available at [www.afca.org.au](http://www.afca.org.au) or you can call 1800 931 678.

If your complaint is not eligible for consideration by AFCA, you may be referred to the Financial Ombudsman Services (UK) or you can seek independent legal advice. You can also access any other external dispute options, or other options, that may be available to you.