How to Make a Complaint

Our Internal Dispute Resolution (IDR) Process

FTA Insurance Pty Ltd (FTA) is committed to providing a fair, timely and transparent process for resolving complaints. This document explains how you can make a complaint, what you can expect from us, and how to escalate a complaint if you remain unsatisfied.

FTA holds an Australian Financial Services Licence and acts as a Lloyd's coverholder, arranging and administering insurance on behalf of certain underwriters at Lloyd's. Depending on the nature of your complaint, it may be handled by FTA directly or referred to the relevant Lloyd's underwriters, as set out below.

How to Lodge a Complaint

You can lodge a complaint with us free of charge, in any of the following ways:

- Phone: 02 9003 1661
- Email: claims@FTAinsurance.com.au
- Post: PO Box H344 Australia Square NSW 1215
- In person: at any of our offices (Sydney, Melbourne or Brisbane)

You do not need to put your complaint in writing, and you do not need to use the word ‘complaint’ — if you have told us you are unhappy with our products, services, staff, or the way we have handled a complaint, we will treat it as a complaint.

If you need extra support to lodge a complaint — for example, an interpreter, a support person, or an accessible format — please let us know and we will assist you.

What Happens Next

- Acknowledgement: We will acknowledge your complaint promptly, generally within 1 business day of receiving it.
- Investigation: We will assess your complaint fairly and objectively, and may contact you for further information.
- Response: We will provide you with a written IDR response setting out the outcome of your complaint and the reasons for our decision, no later than 30 calendar days after we receive your complaint (shorter timeframes apply for some complaint types, such as those involving default notices or financial hardship).

There is never any charge to you for making or pursuing a complaint through our IDR process.

Complaints Involving Lloyd's Underwriters

Where FTA acts as a coverholder for underwriters at Lloyd's, some complaints about the underwriters themselves (as opposed to FTA's own conduct) may need to be referred to those underwriters or to Lloyd's directly for resolution, in accordance with Lloyd's complaint-handling arrangements for Australia.

If your complaint is referred in this way, we will let you know and keep you informed of its progress. You can also find general information about how Lloyd's handles complaints, and contact Lloyd's Australia directly, using the details below:

- Lloyd's complaints guidance: www.lloyds.com/complaintshandling/international
- Lloyd's Australia: idraustralia@lloyds.com | +61 (0)2 8298 0783

If You Are Not Satisfied — The Australian Financial Complaints Authority (AFCA)

If we are unable to resolve your complaint to your satisfaction, or if we have not provided you with an IDR response within the maximum timeframe, you have the right to lodge your complaint with the Australian Financial Complaints Authority (AFCA), a free and independent external dispute resolution service.

- Website: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678 (free call)
- Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to lodging a complaint with AFCA, so we encourage you to act promptly if you wish to escalate your complaint.

Further Information

A copy of this document is available free of charge on request. For more information about our complaints process, please contact us using the details above.

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