

Complaints Policy





Dispute Resolution Process

We take the concerns of our customers very seriously and have detailed complaint handling and internal dispute resolution (IDR) procedures that you can access.



Initial Complaint Handling Procedure

A reference to 'we, our and us' in this sub-section is a reference to Longitude.

If you are dissatisfied with any aspect of your relationship with us including our products or services and wish to make a complaint, please contact us at:

The Complaints Officer
Longitude Insurance Pty Ltd
 P.O. Box 1813
 North Sydney 2059
 Telephone: 1300 442 676
 Email: Complaints@Longitudeinsurance.com.au

Our Longitude team members are trained to handle complaints fairly and efficiently.

Please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your complaint.

We will acknowledge your complaint within one (1) business day of receiving it from you, or as soon as practicable. The name of the Longitude Team member that will review your initial complaint and their contact details will be provided to you. The issues raised in your complaint will be investigated and we will advise you if further information is required to complete our review.

We will respond to you in writing where you have requested us to do so, on all declined claims complaints, where the complaint relates to the value of a claim, or about financial hardship, or when we are unable to resolve your complaint to your satisfaction within five (5) business days. If your complaint remains unresolved after five (5) business days, it will automatically escalate to the Austagencies Complaints Team (as detailed in Stage 2 below) for further review.

We may refer some matters to the Insurer, Chubb Insurance Australia Limited and where we do so they will respond to your complaint.



Escalated Complaint Handling Procedure

A reference to 'we, our and us' in this sub-section is a reference to Austagencies Complaints Team.

Where the Longitude Team is unable to resolve your complaint within the five (5) business days from the date of receipt, it will automatically be escalated to our Austagencies Complaints Team. The Austagencies Complaints Team specialists are independent to the Longitude Team and are committed to reviewing complaints objectively, fairly and efficiently.

You may contact the Austagencies Complaints Team by phone, post, or email at:

Austagencies Complaints Team
Austagencies Pty Ltd
 Level 14/141 Walker Street
 North Sydney NSW 2060
 P.O. Box 1813
 North Sydney NSW 2059
 Telephone: 02 9930 9500
 Email: IDR@Austagencies.com.au

Please provide us with your claim or policy number (if applicable) and as much information as you can about the complaints.

We will keep you informed of the progress of our review of your complaint at least every ten (10) business days and will provide a response in relation to your complaint in writing within thirty (30) calendar days. If we are unable to make a decision within this time frame, we will provide you with the reasons for the delay and advise you of your right to take your complaint to the Australian Financial Complaints Authority (AFCA) (as detailed under Stage 3 below), subject to its Rules. If your complaint falls outside the AFCA Rules, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

Should you wish to request copies of any information that we have relied upon to come to our decision in response to your complaint, we will provide it (to the extent allowable to law) within ten (10) business days of your request.

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External Dispute Resolution

If you are dissatisfied with the internal complaint determination, or your complaint has not been resolved to your satisfaction within thirty (30) calendar days you may refer your complaint to AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme. Chubb is a member of this scheme and agrees to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You may contact AFCA at any time at:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Telephone: 1800 931 678 (free call)

Fax: +61 3 9613 6399

Email: info@afca.org.au

Website: www.afca.org.au

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

All complaints that progress to Stage 3 – External Dispute Resolution, will be managed by Chubb. A member of Chubb's Complaints and Customer Resolution Service (CCR Service) will liaise with AFCA to resolve your complaint. Chubb's CCR Service details are:

Complaints and Customer Resolution Service

Chubb Insurance Australia Limited

GPO Box 4065

Sydney NSW 2001

Email: Complaints.AU@chubb.com

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INSURANCE

longitudeinsurance.com.au

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