

# How to Make a Complaint

Please note that the complaints process for Construction Liability is detailed in Part B

## Part A: all policies except Construction Liability

We aim to give the best service possible, but we understand that sometimes issues come up and you may have a complaints. We are committed to the fair, transparent and timely resolution of complaints.

We will resolve your complaint as quickly as we can, and we'll keep you informed on your complaint's progress.

If your complaint hasn't been resolved after 30 days, or if you're unhappy with our decision, you have a right to an external review. Read Step Three of our process to learn about this.

### Step One – Talk to Us

If you wish to make a complaint about us, our products and services, or involving any party whom we represent, please send details to:

The Complaints Officer, Hutch Underwriting Pty Ltd, via our contact details:

[help@hutchunderwriting.com.au](mailto:help@hutchunderwriting.com.au)

1 300 256 056

We may be able to resolve.

### Step Two – Lloyds Review

If Stage 1 does not resolve the complaint to your satisfaction the complaint is automatically escalated to Lloyds Australia Ltd.

CoverRadar will provide Lloyds with a copy of our file including all documents we relied upon to make the decision that is the subject of your complaint.

Lloyds will conduct a review of your complaint and respond to you addressing the concerns that you have raised in the complaint.

### Step Three – External Review

If Step 1 or Step 2 (for complaints involving Hutch Underwriting) does not resolve your complaint within 30 days, you have the right to pursue your complaint with the Australian Financial Complaints Authority (AFCA)



The Clear Way to Better Cover

W: [hutchunderwriting.com.au](http://hutchunderwriting.com.au) T: 1 300 256 056

Hutch Underwriting Pty Ltd ABN 846 552 56 134, L8, 17 Bridge Street, Sydney, NSW, 2000.

Hutch is an Authorised Representative (number 001296345) of CoverRadar Group Pty Ltd, ABN 146 412 25 809, AFS Licence number 523647, of L8, 17 Bridge Street, Sydney, NSW 2000.



UNDERWRITING

AFCA provides fair and independent financial services complaint resolution that is free for customers.

Telephone: 1800 931 678  
Email: [info@afca.com.au](mailto:info@afca.com.au)  
Website: [www.afca.org.au](http://www.afca.org.au)

In writing:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

## Part B – Construction Liability only

If you have any concerns or wish to make a complaint in relation to this 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. Please contact the insurers in the first instance:

Sompo Japan Insurance Inc. Australia Branch  
Suite 602, Level 6,  
50 Berry Street, Sydney, NSW 2060  
Australia

[hiroshi.sakurai@sompo.com.au](mailto:hiroshi.sakurai@sompo.com.au); or [masaru.kozaki@sompo.com.au](mailto:masaru.kozaki@sompo.com.au)

We will acknowledge receipt of your complaint and do our utmost to resolve the complaint to your satisfaction within 10 business days.

A final decision will be provided to you within 30 calendar days of the date on which you first made the complaint unless certain exceptions apply.

You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint or at any time. AFCA can be contacted as follows:

Telephone: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Post: GPO Box 3 Melbourne VIC 3001  
Website: [www.afca.org.au](http://www.afca.org.au)

Your complaint must be referred to AFCA within two (2) years of the final decision, unless AFCA considers special circumstances apply. If your complaint is not eligible for consideration by AFCA, you can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to you.



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**UNDERWRITING**

The Insurers accepting this Insurance agree that:

- (i) if a dispute arises under this Insurance, this Insurance will be subject to Australian law and practice and the Insurers will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;
- (ii) any summons notice or process to be served upon the Insurers may be served upon:  
Sompo Japan Insurance Inc. Australia Branch  
Suite 602, Level 6,  
50 Berry Street, Sydney, NSW 2060  
Australia  
[hiroshi.sakurai@sompo.com.au](mailto:hiroshi.sakurai@sompo.com.au); or [masaru.kozaki@sompo.com.au](mailto:masaru.kozaki@sompo.com.au)  
who has authority to accept service on the Insurers behalf;
- (iii) if a suit is instituted against any of the Insurers, all Insurers participating in this Insurance will abide by the final decision of such Court or any competent Appellate Court.

In the event of a claim arising under this Insurance notice should be given as soon as possible to:

Sompo Japan Insurance Inc. Australia Branch  
Suite 602, Level 6,  
50 Berry Street, Sydney, NSW 2060  
Australia

[hiroshi.sakurai@sompo.com.au](mailto:hiroshi.sakurai@sompo.com.au); or [masaru.kozaki@sompo.com.au](mailto:masaru.kozaki@sompo.com.au)



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