

Complaints Handling Procedure

Any enquiry or complaint relating to this insurance should, in the first instance, be referred to Complete Online Insurance. Please contact the Operations Manager on:-

By Email info@complete-online.com.au
By Phone 1300 663 097

Complete Online Insurance will respond to your complaint within fifteen (15) business days provided they have all the necessary information and have completed any investigation required. Where further information, assessment or investigation is required, they will agree to reasonable alternative timeframes with you. Complete Online Insurance will keep you informed as to the progress of your complaint.

If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should write to:

Lloyd's Underwriters' General Representative in Australia
Level 9,
1 O'Connell Street
Sydney NSW 2000

Telephone Number: (02) 8298 0783
Facsimile Number: (02) 8298 0788

who will refer your dispute to Policyholder & Market Assistance at Lloyd's.

Complaints that cannot be resolved by Policyholder & Market Assistance may be referred to the Financial Ombudsman Service (UK). Further details will be provided at the appropriate stage of the complaints process.

The underwriters at Lloyd's supporting Complete Online Insurance's binding authority (as a trading name of Woodina Underwriting Agency Pty Ltd ABN 24 151 854 698) agree that:

- i. In the event of a dispute arising under this Insurance, the underwriters at the request of the insured will submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such Court.
- ii. Any summons notice or process to be served upon the underwriters may be served upon Lloyd's General Representative in Australia, Level 9 1 O'Connell Street, Sydney NSW 2000, who has authority to accept service and to enter an appearance on the underwriters' behalf, and who is directed at the request of the Insured to give a written undertaking to the Insured that he will enter an appearance on the underwriters' behalf.
- iii. If a suit is instituted against any one of the underwriters, all underwriters on the binding authority will abide by the final decision of such Court or any competent Appellate Court.