

COMPLAINTS AND DISPUTE RESOLUTION PROCESS

Emergence Insurance Pty Ltd ('Emergence') are committed to meeting and exceeding our clients' expectations whenever possible and would like to know if your expectations haven't been met. You are entitled to make a complaint about any aspect of your relationship with Emergence including the conduct of its agents and authorised representatives. Emergence will attempt in good faith to resolve any complaint/dispute in a fair, transparent and timely manner.

The complaints process described below does not apply to your complaint if Emergence resolve it to your satisfaction by the end of the 5th business day after your complaint was received by Emergence, and you have not requested a response in writing. The exemption to the complaints process does not apply to complaints regarding a declined claim, the value of a claim or financial hardship.

1.1 COMPLAINTS PROCESS (STAGE 1)

1.1.1 What to do if you have a complaint

Complaints should be referred by either email, telephone or mail:

E: contractadmin@emergenceinsurance.com.au

T: + 61 2 8280 3000

M: Service Feedback

PO Box A2016, Sydney South NSW 1235

To allow Emergence to consider your complaint the following information needs to be provided (where available):

- Name, address, email and telephone number of the policyholder;
- Policy number, claim number and product type;
- Name and address of the insurance intermediary through whom the policy was obtained;
- An explanation of the situation that led to the complaint; and
- Copies of any supporting documentation you believe may assist Emergence in addressing your complaint appropriately.

1.1.2 How Emergence handle your complaint

Emergence aim to acknowledge receipt of your complaint by either telephone, email or letter within 2 business days and advise the name and contact details of the employee assigned to liaise with you.

Emergence will respond to your complaint in writing within 15 business days of first being notified of the complaint, provided Emergence have all the necessary information and have completed any necessary investigations.

If Emergence cannot respond within 15 business days, Emergence will seek to agree a reasonable alternative timetable with you. Emergence will keep you informed of the progress no less than every 10 business days, unless an alternate timetable is agreed. If we cannot reach a reasonable alternative timetable, Emergence will advise you of your right to escalate the complaint to Stage 2 of the complaints process.

1.2 INTERNAL DISPUTE RESOLUTION (STAGE 2)

If Emergence' Stage 1 decision does not resolve your complaint to your satisfaction, you may advise Emergence that you wish to escalate your complaint to Stage 2. At this point, you will be advised if the complaint is to be handled by Emergence' Internal Dispute Process (Stage 2) or the relevant insurer.