

Notice of Update:

Personal Cyber Protection Insurance PCP-001

Changes to

Important Information and General Condition 11

The Emergence Personal Cyber Protection Insurance PCP-001, dated 23 July 2020, is amended as set forth in this Notice with effect for all policies incepting or renewing from 1 July 2021.

This notice forms a part of **policy**. Please read it carefully together with the **policy**.

Other than set out in this Notice of Update, the **policy** remains unaltered.

Changes to Important Information

The Important Information accompanying the policy is amended as follows:

- 1) The Important Information under the heading 'General Insurance Code of Practice', on page 3, is deleted in its entirety, including the heading, and replaced with: "1. Code of Practice" below.

Contact Us

Emergence Insurance Pty Ltd
AFSL 329634
ABN 46 133 037 153

Sydney 02 8280 3000
Brisbane 0475 109 777
Perth 0475 011 223

Melbourne 03 9906 3905
Newcastle 0475 033 055

info@emergenceinsurance.com.au
emergenceinsurance.com.au



- 2) The Important Information under the heading 'Complaints', on page 6, is deleted in its entirety, including the heading, and replaced with: "2. Complaints and Dispute Resolution Process" below.

1. Code of Practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice ['the Code'], which is a voluntary self-regulatory code. The Code aims to raise the standards of practice and service in the insurance industry.

Lloyd's has adopted the Code on terms agreed with the Insurance Council of Australia. For further information on the Code please visit www.codeofpractice.com.au.

The Code Governance Committee ['CGC'] is an independent body that monitors and enforces insurers' compliance with the Code. For more information on the CGC go to www.insurancecode.org.au

2. Complaints and Dispute Resolution Process

If **you** have any concerns or wish to make a complaint in relation to this **policy** or **our** services, please let **us** know and **we** will attempt to resolve **your** concerns in accordance with **our** Internal Dispute Resolution procedure. Please contact Emergence in the first instance:

Emergence Insurance

Postal Address: Emergence Complaints, PO Box A2016 Sydney South NSW 1235

Phone: +61 2 8280 3000

Email: info@emergenceinsurance.com.au

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

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If **we** cannot resolve **your** complaint to **your** satisfaction, **we** will escalate **your** matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's contact details are:

Lloyd's Australia Limited

Email: ldraustralia@lloyds.com

Phone: +61 2 8298 0783

Postal Address: Suite 1603 Level 16, 1 Macquarie Place, Sydney NSW 2000

A final decision will be provided to **you** within thirty (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 thirty (30) calendar days of the date on which **you** first made the complaint or at any time. AFCA can be contacted as follows:

Phone: 1800 931 678

Email: info@afca.org.au

Postal Address: GPO Box 3, Melbourne VIC 3001

Website: 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** may be referred to the Financial Ombudsman Service (UK) or **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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Change to General Condition 11 Address for Service of Suit

Paragraph b. of General Condition 11 is deleted and replaced by the following:

- b.** any summons notice or process to be served upon **the insurers** may be served upon:

Lloyd's Australia Limited
Suite 1603 Level 16, 1 Macquarie Place,
Sydney NSW 2000

who has authority to accept service and to appear on **the insurers'** behalf;

This notice was prepared on 30 June 2021

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