

## COMPLAINTS AND DISPUTE RESOLUTION PROCESS – HDI GLOBAL SPECIALTY

Trident Underwriting (Trident) are committed to meeting and exceeding our clients' expectations whenever possible and would like to know if your expectations haven't been met.

**What is a complaint:** A complaint is an expression of dissatisfaction relating to our products or services or our complaints handling process itself, where a response or resolution is explicitly or implicitly expected.

You are entitled to make a complaint about any aspect of your relationship with Trident including the conduct of its agents and authorised representatives. Trident 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 Trident resolve it to your satisfaction by the end of the 5<sup>th</sup> business day after your complaint was received by Trident, 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.

This policy complies with the General Insurance Code of Practice.

### Financial Hardship

We will review any Financial Hardship application in accordance with Section 8 of the General Insurance Code of Practice and any applicable guidelines.

## 1. COMPLAINTS PROCESS (STAGE 1)

### 1.1 What to do if you have a complaint

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

**E:** [info@tridentinsurance.com.au](mailto:info@tridentinsurance.com.au)  
**T:** + 61 8 9202 8000  
**M:** Service Feedback  
PO Box 119, MT HAWTHORN WA 6915

To allow Trident 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;
- Reasons why you are dissatisfied and an explanation of the situation that led to the complaint; and
- Copies of any supporting documentation you believe may assist Trident in addressing your complaint appropriately.

### 1.2 How Trident will initially handle your complaint

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

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

If Trident cannot respond within 15 business days, Trident will seek to agree a reasonable alternative timetable with you. Trident will keep you informed of the progress no less than every 10 business days,

unless an alternative timetable is agreed. If we cannot reach a reasonable alternative timetable, Trident will advise you of your right to escalate the complaint to Stage 2 of the complaints process.

## **2. REFERRAL TO HDI GLOBAL SPECIALTY SE AUSTRALIA (STAGE 2)**

If you are not satisfied with Trident's response to your complaint, you may escalate it as a dispute and HDI Global Specialty Internal Disputes Resolution Committee will review the matter. The Committee will be independent of the person who initially considered your complaint.

HDI Global Specialty requests that you state the dispute in writing to:

**E:** [ComplaintsAustralianBranch@hdi-specialty.com](mailto:ComplaintsAustralianBranch@hdi-specialty.com)  
**M:** Internal Dispute Resolution Committee  
HDI Global Specialty SE Australia  
GPO Box 3973  
SYDNEY NSW 2001

The Disputes Resolution Committee will undertake to respond to your queries or complaints within fifteen (15) working days.

The response will outline any reason for the decision and will inform you of any action HDI Global Specialty intends to take in resolution of the dispute.

## **3. EXTERNAL DISPUTE RESOLUTION (STAGE 3)**

Stages 1 and 2 will not exceed 45 calendar days in total. If a final decision cannot be provided within 45 calendar days we will advise you of the reasons for such delay and your right to escalate the matter to AFCA.

If your complaint is not resolved in a satisfactory manner to you, you may refer the matter to AFCA, where applicable, depending on eligibility related to your policy. AFCA is an independent national scheme for consumers in Australia, free of charge and aimed at resolving disputes between the insured and their insurance intermediary/insurer. AFCA can advise you if your dispute falls within their Rules.

If the matter is referred to AFCA, HDI Global Specialty will receive a further 21 days to resolve the complaint. If the complaint is not resolved during this additional period HDI Global Specialty will be required to provide a detailed submission to AFCA.

Determinations made by AFCA are binding on the insurer/intermediary, where relevant. If you would like to refer your dispute to AFCA, you must do so within 2 years of the final decision from Stage 2. AFCA may consider a dispute lodged after this time if AFCA considers that exceptional circumstances apply.

Australian Financial Complaints Authority contact details are:

**T:** 1800 931 678  
**E:** [info@afca.org.au](mailto:info@afca.org.au)  
**M:** Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001  
**W:** [www.afca.org.au](http://www.afca.org.au)

Before AFCA can consider your dispute, Trident and/or HDI Global Specialty must be given an opportunity to resolve the dispute with you directly. After your dispute is lodged with AFCA (where applicable), they will contact Trident and/or HDI Global Specialty and ask for a response from both parties. Response times requested by AFCA vary depending on the situation.

If AFCA advises you that their Rules do not extend to you or your dispute, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.