



## Dispute Resolution Complaints Procedures Eclipse Business Insurance – General

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Eclipse Business Insurance aims to provide the highest service to its Australian policyholders and, to this end, has developed the following procedures for the fair handling of complaints from policyholders including Insured Persons under this Policy.

There are established procedures for dealing with complaints and disputes regarding your policy or claim.

### **Stage One**

Any enquiry or complaint relating to a Lloyd's policy or claim should be addressed to the following in the first instance – in most cases this will resolve your grievance.

#### *Policy Complaints*

Email: [complaints@eclipse.insure](mailto:complaints@eclipse.insure)

#### *Claims Complaints*

Claims Complaints  
Eclipse Business Insurance  
C/- Insurx  
Level 4 South, 2-12 Macquarie St  
Jessie Street Centre  
Parramatta NSW 2150

You will receive a response to your complaint within 15 business days provided they have all 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. You will also be kept informed of the progress of your complaint.

To allow Eclipse Business Insurance to consider your complaint, we require the following information to be provided (where available)

- Name, address, and telephone number of the policyholder;
- Details of the policy concerned (policy and/or claim reference numbers, etc);
- Details of the insurance intermediary through whom the policy was obtained;
- Reasons why you are dissatisfied;
- Copies of any supporting documentation you believe may assist us in addressing your dispute appropriately.

### **Stage Two**

In the unlikely event that this does not resolve the matter, or you are not satisfied with the way your complaint has been dealt with, you should contact:

Lloyd's Australia Limited  
Level 9, 1 O'Connell St  
Sydney NSW 2000  
Australia

Email: [ldraustralia@lloyds.com](mailto:ldraustralia@lloyds.com)

Tel: + 61 (02) 8298 0783

Fax: + 61 (02) 8298 0788

When you lodge your dispute with us, we will usually require the following information:

- Name, address and telephone number of the policyholder;
- Details of the policy concerned (policy and/or claim reference numbers, etc);
- Details of the insurance intermediary through whom the policy was obtained;
- Reasons why you are dissatisfied;
- Copies of any supporting documentation you believe may assist us in addressing your dispute appropriately.

Following receipt of your complaint, you will be advised whether your dispute will be handled by Lloyd's Australia or the Lloyd's Complaints team in the UK, or what other avenues are available to you:

- Where your complaint is eligible for referral to the Australian Financial Complaints Authority (AFCA), your complaint will generally be reviewed by a person at Lloyd's Australia with appropriate authority to deal with your dispute.
- Where your complaint is not eligible for referral to the AFCA, Lloyd's Australia will refer your complaint to the Lloyd's Complaints team in the UK if it falls within the jurisdiction of the UK Financial Ombudsman Service, who will review your complaint and will liaise directly with you.
- For all other matters you will be advised of what other avenues may be available to you.

Your complaint will be acknowledged in writing within 5 business days of receipt, and you will be kept informed of the progress of our review of your complaint at least every 10 business days.

The length of time required to resolve a particular dispute will depend on the individual issues raised, however in most cases you will receive a full written response to your complaint within 15 business days of receipt, provided we have received all necessary information and have completed any investigation required.

### **External Dispute Resolution**

If Your complaint is not resolved within 45 calendar days of receiving it at Stage 1, you may refer the matter to Australian Financial Complaints Authority (AFCA) as follows:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678  
Mail: Australian Financial Complaints  
Authority  
GPO Box 3  
Melbourne VIC 3001

AFCA is an independent body that operates nationally in Australia and aims to resolve disputes between You and Your insurer. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Determinations made by AFCA are binding upon Us.

Clients not eligible for referral to AFCA, may be eligible for referral to the Financial Ombudsman Service (UK). Such referral must occur within 6 months of the final decision by the Complaints team at Lloyd's. Further details will be provided with their final decision to you.

These services are free of charge to policyholders.