

# Berkley Insurance Company

## Complaint Management Process

We value your feedback on any issues concerning how we manage your relationship with us. We are committed to providing you with the best possible experience. However, if your experience didn't meet your expectations in any way, please use the process below.

*The terms 'Retail Insurance' and 'Wholesale Insurance' have the same meaning given to them in the General Insurance Code of Practice.*

### Scope

This Complaint Management Process only applies to Retail Insurance.

For Wholesale Insurance or reinsurance, please contact the person that provided the product or service to you to discuss the options available to review and attempt to resolve the experience that did not meet your expectations.

### How to contact us with a complaint


If you experience a problem, are not satisfied with our products or services or a decision we have made, the simplest way to resolve your complaint is to contact the person you have dealt with who may be able to resolve the matter directly with you.

In most circumstances your complaint will be acknowledged within 1 business day and can usually be resolved within 5 business days.


In the event the complaint cannot be resolved to your satisfaction, the person you have dealt with will refer your complaint to our Dispute Resolution Team for further review and determination.

### Dispute Resolution Team

If we are not able to resolve your complaint or you would prefer not to contact the relevant representative who provided your initial service, our Dispute Resolution Team (DRT) can assist. DRT can be contacted by:

 02 9275 8566

 [complaints@berkleyapac.com](mailto:complaints@berkleyapac.com)

 Berkley Dispute Resolution Team  
PO Box Q296, QVB NSW 1230

Your complaint will be allocated to a reviewer who will acknowledge receipt and contact you if they require additional information or if they have reached a decision. When responding to your complaint, you will be informed of the progress and timeframe for responding to your complaint.

We will provide you with an outcome within 30 calendar days from when we first received your complaint.

### Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the following external dispute resolution services:


### Contact the Australian Financial Complaints Authority (AFCA)


Berkley Insurance Company is a member of AFCA.


AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept AFCA's determination and you have the option of seeking remedies elsewhere. AFCA has the authority to hear certain complaints.

You can contact AFCA and confirm if they can assist you at:

 [www.afca.org.au](http://www.afca.org.au)

 1800 931 678 (free call)


 [info@afca.org.au](mailto:info@afca.org.au)

 Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

### The Office of the Australian Information Commissioner (OAIC)

Your privacy complaints can be made in writing to:

 [www.oaic.gov.au](http://www.oaic.gov.au)

 1300 363 992

 [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

 Office of the Australian Information Commissioner  
GPO Box 5218, Sydney NSW 2001

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