

We sincerely hope that your dealings with High Street Underwriting Agency Pty Limited (HSUA) will be pleasant as we aim to conduct our services in a transparent and professional manner. However, there may be occasions where opinions differ concerning various aspects of your insurance or on a question of insurance cover in the event of a claim.

In such circumstances HSUA will endeavour to solve the problem to your satisfaction. Therefore, please refer any complaint to the Complaints Manager at HSUA providing full details of your complaint together with any supporting documents you may have.

The Compliance Manager
High Street Underwriting Agency
PO Box 7174
Brendale
Queensland 4500
Phone: 1800 096 829
Email: info@hsua.com.au

Once received, you will be contacted within 24 hours and provided further details about the complaints process. The matter will be handled by the HSUA Complaints Manager for resolution through their internal complaints and disputes facility or it will be referred to your Insurer (i.e. Certain Underwriters at Lloyd's). Further information about the about the Lloyd's IDR process can be found here [Flyer \(lloyds.com\)](https://www.lloyds.com)

HSUA is a member of the Australian Financial Complaints Authority (AFCA) and you have the right to refer the matter to them at any time. If your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint, AFCA may review it, subject to its Rules.

AFCA's contact details are:
Telephone 1800 931 678
Email info@afca.org.au
Post Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Your complaint must be referred to AFCA within 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 seek independent legal advice.

The facilities offered by AFCA in the event of a dispute, are a free service to you.