

Canopus Australia & Pacific Complaints Policy

July 2021

1 Our Complaints Policy

1.1 Canopus is committed to providing an excellent quality of service globally. However, we are aware that sometimes things may not always go according to plan and you could be unhappy or dissatisfied with our products and services. We take all our customer's concerns seriously and have detailed below the complaints process that you can access. Canopus will review all complaints objectively, fairly and efficiently.

2 The Complaints Process

2.1 In the event you wish to make a complaint, please contact:

Canopus Asia Pte Ltd T/A Canopus Australia & Pacific

Suite 25.04 Level 25
52 Martin Place
Sydney
NSW 2000

Telephone +61 (02) 8537 3500

Email: complaintsinbox@canopus.com

2.2 **Lodgement:** When submitting your complaint, please provide full details of the subject of your complaint, the policy number, the claim number, and the name of any third party organisation with whom you have been dealing.

2.3 **Acknowledgement:** Upon receipt of your complaint, we will issue an acknowledgement within 1 business day via phone or email. Following acknowledgement, we will advise you of the name and contact details of the Canopus staff who will be liaising with you on your complaint.

2.4 **Investigation and Response:** We will conduct a review of your complaint and will do our utmost to resolve the complaint to your satisfaction within 10 business days. If our review takes more than 10 business days, then we will provide updates every 10 business days unless an alternative timeframe is agreed. Depending on the outcome of our review, we may refer your complaint to Lloyd's Australia, who will determine whether it will be reviewed further by their office or the Lloyd's UK Complaints Team.

2.5 **Decision:** A final decision will be provided to you within 30 calendar days of the date on which you first made the complaint. If we or Lloyd's are unable to provide a final response within 30 calendar days of the complaint being raised, we will provide you the reason for the delay and advise of your right to take your complaint to the Australian Financial Complaints Authority (AFCA) as detailed below.

2.6 If you remain dissatisfied with our response to your complaint you may refer your complaint to Lloyd's Australia Limited as detailed below.

Lloyd's Australia Limited

Suite 1603 Level 16
1 Macquarie Place
Sydney
NSW 2000

Telephone +61 (2) 8298 0783

Email ldraustralia@lloyds.com

3 External Review

3.1 You may refer your complaint to AFCA 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 is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

3.2 AFCA's contact details are:

Australian Financial Complaints Authority

GPO Box 3
Melbourne VIC 3001

Telephone 1800 931 678
Email info@afca.org.au
Website www.afca.org.au

3.3 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.