

## What to do if you have a complaint Shared Accommodation Insurance - Lloyd's Policies

In Australia, Lloyd's is proud to be a member of the Insurance Council of Australia. Lloyd's has adopted the General Insurance Code of Practice, subject to certain specific qualifications. Millennium Underwriting Agencies must also meet the requirements of the Code. For further information on the Code please visit [www.codeofpractice.com.au](http://www.codeofpractice.com.au).

Lloyd's and Millennium aim to provide the highest level of service to policyholders and have developed procedures for the honest, fair and timely handling of complaints.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code. For more information on the Code Governance Committee (CGC) go to [www.insurancecode.org.au](http://www.insurancecode.org.au)

### How can we help you?

You can make a complaint about any aspect of your relationship with us, including your policy or claim and our service, staff or handling of a complaint.

If you wish to make a complaint, please contact your insurance broker in the first instance. If you are unable to contact your insurance broker, you can contact us directly:

Complaints Officer  
Millennium Underwriting Agencies Pty Ltd  
Email: [claims@mua.com.au](mailto:claims@mua.com.au)  
Telephone: 08 8249 7900  
Post: 277 Magill Road, Trinity Gardens SA 5068

We will attempt to resolve it in accordance with our Internal Dispute Resolution ("IDR") procedure, which complies with Code and ASIC guidelines, and our commitment below.

### Our Commitment to You

As part of our IDR procedure, we will:

- Acknowledge your complaint
- Provide you with the name and contact details of the person assigned to reviewing it
- Do our utmost to resolve the complaint to your satisfaction within 10 business days
- If we cannot resolve your complaint within 10 business days, we will provide updates every 10 business days, unless you agree to a different timeframe
- Provide a final decision within 30 calendar days of the date on which you first made your complaint
- If we cannot provide a final decision in this timeframe, we will tell you, in writing, the reasons for the delay and your right to take the complaint to the Australian Financial Complaints Authority (AFCA)
- Give you the information we relied on when making a decision about your complaint within 10 business days of you asking for it

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.

Lloyd's contact details are:

Telephone: +61 (2) 8298 0783  
Email: [idraustralia@lloyds.com](mailto:idraustralia@lloyds.com)  
Post: Lloyd's Australia Limited Level 16, 1 Macquarie Place Sydney, NSW 2000

## External Review

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's contact details are:

Australian Financial Complaints Authority

Telephone: 1800 931 678

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

This service is free of charge.