



What to do if you have a complaint Non-Lloyd's

We understand that sometimes issues come up and you may have a complaint. Millennium adheres to the General Insurance Code of Practice. The purpose of the code is to raise the standards of practice and service in the General Insurance Industry. You can obtain more information on the code of practice and how it assists you by visiting their website www.codeofpractice.com.au.

We will always do our best to provide you the highest level of service but if you are not happy or have a complaint or dispute, here is what you can do.

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: complaints@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
- We will try to resolve your complaint at first contact or shortly thereafter
- 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

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

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.

This service is free of charge.