Complaints Review Process (Lloyd's Policies)

VERSION 1.1, MAY 2026

About Lloyd's

Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent.

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. You can obtain a copy of the code at www.codeofpractice.com.au

Our aim is to provide the highest service to our policyholders and, to this end, we have developed the following procedures for the fair handling of complaints from Lloyd's policyholders.

Do you have a complaint?

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 our contact details are:

Tel:	+61 2 9128 2044
Email:	compliance@1688underwriting.com
Mail:	1688 Underwriting Pty Ltd, PO Box Q851, Queen Victoria Building, Sydney NSW Australia 1230
Website:	www.1688underwiting.com

Please include the following information:

- Name, address and telephone number of the policyholder;
- Details of the policy concerned (policy and/or claim reference numbers etc);
- Details of the insurance intermediary through whom the policy was obtained;
- Reasons why you are dissatisfied;
- Copies of any supporting documentation you believe may assist us in addressing your dispute appropriately

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

Complaints Review Process

Our Internal Dispute Resolution (IDR) process incorporates the standards and requirements prescribed by the General Insurance Code of Practice. A copy of the code is available here:

As part of our IDR procedure, we will:

- Acknowledge your complaint within 1 business day
- 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.

If you remain dissatisfied following the outcome of our review, no formal written decision letter will be issued by us. You will be informed that the matter has been referred 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:

Tel: +61 (2) 8298 0783

Email: idraustralia@lloyds.com

Mail: PO Box R1745 Royal Exchange NSW 1225

Website: www.lloyds.com/australia

External Review by Australian Financial Complaints Authority

If we cannot resolve your complaint or you are dissatisfied with the response, you can contact the Australian Financial Complaints Authority (AFCA) for an independent external review at no cost to you, subject to its terms of reference. We are bound by any determination by AFCA but the decision is not binding on you.

Lloyd's contact details are:

Tel: 1800 931 678

Email: info@afca.org.au

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Website: www.afca.org.au

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.