

Complaints Procedure

In Australia Lloyd's is 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.

If **You** wish to complain about **Our** services contact The Complaints Officer using the address below. **We** will acknowledge receipt of **Your** complaint immediately and attempt to resolve it within 10 business days and will provide a final decision within 30 calendar days of the date on which you first made your complaint

Our contact details are:

Topsail Insurance Pty Ltd
P.O. Box 48
South Fremantle
WA 6162, Australia
Telephone: + 618 6102 8861
Email: enquiries@topsailinsurance.com.au

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.

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.

Lloyd's contact details are:

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

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
GPO Box 3
Melbourne VIC 3001
Telephone: 1800 931 678
Email: info@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.