

How One Underwriting handles your complaint

One Underwriting is committed to providing industry leading service to all our clients. This includes resolving any complaints in an efficient and timely manner.

If you are dissatisfied with any One Underwriting products or services, please let us know as soon as possible so we can work with you to resolve your complaint.

1. How to make a complaint

If you would like to lodge a complaint, this can be lodged through your broker or directly with One Underwriting Complaints Department by email at oneunderwriting@oneunderwriting.com.au or feedback@aon.com

Or by calling One Underwriting directly on: +61 2 9253 7000.

2. Investigation by One Underwriting's Complaints Department

When you lodge a complaint with One Underwriting Complaints Department an independent review of your complaint will be undertaken in accordance with the procedures below:

- One Underwriting's Complaints Officer will acknowledge receipt of your complaint as promptly as possible.
- Your complaint will be thoroughly investigated. One Underwriting takes all complaints very seriously, and utmost care is taken to ensure that all information is considered.
- One Underwriting's Complaints Officer will review your complaint and attempt to remedy the complaint where possible and endeavour to provide you with a decision, in writing, within 30 calendar days of the date your complaint is received. However, One Underwriting's Complaint Officer will respond in advance of that time wherever possible.
- You will be kept informed about the progress of your complaint at least every ten (10) business days and provided with contact details for the person responsible for handling your complaint.
- If your complaint is complex or there are circumstances beyond One Underwriting's control, it may take longer than 30 calendar days to resolve. In this instance, we will work with you to agree on an acceptable extension and One Underwriting will keep you informed of the complaints progress.
- We will also contact you in writing to provide reasons for any delays, inform you of your right to take your complaint to the Australian Financial Complaints Authority (AFCA) and include their contact details, and inform you of your right to report any alleged breaches of the National Insurance Brokers Association (NIBA) Code to the Insurance Brokers Code Compliance Committee.

3. External Reviews

If you are dissatisfied with One Underwriting's final response to your complaint, in certain cases you may be able to refer your complaint to the AFCA.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC) and its services are free to you. We are a member of this scheme, and we agree to be bound by its determinations about a dispute.

Please note that before AFCA can investigate your complaint, they require you to have first provided us with the opportunity to address the complaint.

Further details regarding AFCA can be obtained from their website, or alternatively you can contact AFCA as follows:

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

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

4. Client Vulnerability

One Underwriting understands that clients can find themselves in circumstances where they are experiencing vulnerability.

If you are experiencing vulnerability, we commit to assisting you with empathy, sensitivity and compassion.

If you have a complaint with One Underwriting, and are experiencing vulnerability, we encourage you to be transparent, if you feel comfortable to do so, so we can refer you to support and consider how we can best manage your complaint.

If you require translation and interpreting services One Underwriting recommends you call 13 14 50 to speak to someone at Translating and Interpreting Services (TIS), a 24/7 interpreting service for people who do not speak English. Further information about this organisation can be found at <https://www.tisnational.gov.au/>.

If you are experiencing Financial Hardship please refer to our Financial Hardship policy which can be found [here](#).

For a detailed list of other free external professional support services available to all Australians, please click [here](#) or reach out to your One Underwriting's Complaints Officer who will be able to assist.