

Motor Solutions - Complaints and Dispute Resolution Policy

One Underwriting (we) are dedicated to providing you with a high standard of service and One Underwriting wants to ensure we maintain these standards at all times. If you feel that One Underwriting has not offered you a first class service, please contact us and we will do our best to resolve the problem.

You are entitled to make a complaint about any aspect of your relationship with us including the conduct of our agents and authorised representatives. One Underwriting will attempt in good faith to resolve any complaint/dispute in a fair, transparent and timely manner.

One Underwriting aims to comply with the General Insurance Code of Practice and any relevant Australian Securities and Investments Commission (ASIC) guidelines.

If you have any questions or concerns about your insurance or the handling of a claim, you should, in the first instance, refer your complaint or dispute to One Underwriting.

You can contact One Underwriting at:
Level 50, 80 Collins Street Melbourne Vic 3000
Telephone: 1300 000 663
Email: oneunderwriting@oneunderwriting.com.au

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

- One Underwriting 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 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 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, One Underwriting will work with you to agree on an acceptable extension and confirm this in writing. One Underwriting will continue to keep you informed of the progress of your complaint.

Escalation to Insurer

There may be circumstances where One Underwriting will need to escalate your complaint to your Insurer, HDI Global Specialty SE – Australia (**Insurer**), for further review. Should you wish to contact them directly to discuss your complaint, their details are as follows:

HDI Global Specialty SE - Australia
Mail: Level 19, 20 Martin Place Sydney NSW 2000
Email: HGABdisputes@hdi-specialty.com

External Dispute Resolution

If your complaint remains unresolved after the abovementioned process or you haven't received a written response in relation to the progress or decision of your complaint within 30 calendar days of submitting your complaint, you can refer the matter to the Australian Financial Complaints Authority (AFCA).

AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms of reference. You can lodge a complaint with AFCA at:

Australian Financial Complaints Authority
Mail: GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678 (Free Call)
Email: info@afca.org.au
Website: www.afca.org.au

Please be advised that some policies may fall outside of AFCA's Terms of Reference (TOR). If AFCA advises you that their Rules do not extend to you or your dispute, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

Time limits may apply to complain to AFCA so you should act promptly and consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

General Insurance Code of Practice and Client Vulnerability

HDI Global Specialty SE – Australia is a subscriber to the General Insurance Code of Practice and accordingly, **We** also adhere to this Code. You can find information about the General Insurance Code of Practice at [Code of Practice - Insurance Council of Australia](#)

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

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

If you require translation and interpreting services, **we** recommend 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 on our website at <https://oneunderwriting.com.au/>.