

How BRIC handles your complaint

At BRIC, your client experience is of the utmost importance to us in delivering you insurance solutions. We appreciate your feedback. To provide feedback, we welcome you to contact complaints@bric.com.au or email your trusted BRIC team member directly. If you would like to make a complaint, please follow the steps below. If you would like to make a complaint, please follow the steps below.

How to make a complaint

STEP 1: LET US KNOW

Contact your trusted team member at BRIC directly or the relevant department and explain the situation to them. If they cannot resolve your complaint, they'll refer you to a manager who will assist you.

You can contact us by:

Phone: 03 8862 2333 or contact your trusted team member at BRIC directly

Email: complaints@bric.com.au

Mail: Melbourne PO Box 4747, Melbourne VIC 3001 or Sydney PO Box R1782, Royal Exchange NSW 1225

STEP 2: INTERNAL DISPUTE RESOLUTION

If we do not resolve your complaint to your satisfaction, you may progress the complaint to BRIC's Internal Dispute Resolution (IDR) process.

IDR aims to contact you with a decision within 15 business days provided we have all the necessary information we require from you. We may contact you for additional information and agree a reasonable alternative timeframe.

If your complaint is not resolved within 45 days, you can refer the complaint to our external dispute resolution – STEP 3.

STEP 3: EXTERNAL DISPUTE RESOLUTION

Your complaint will be dealt fairly and promptly. However, in the event you are dissatisfied with the outcome we've advised you, you have the right to lodge your dispute externally. The external complain organisations are:

In respect of Insurance Broking activities:

Australian Financial Authority (AFCA)

- Website: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678
- Mail: GPO Box 3, Melbourne, VIC 3001

AFCA operates through free, independent dispute resolution schemes that are available to our customers who fall within their terms of reference. A decision from AFCA will be binding, provided it is accepted by you. Please note that if you choose to lodge a complaint with AFCA, it must be lodged within two years from the date of our final response to your complaint.

In respect of policies arranged under our Lloyds binder*:

Lloyd's Australia

- Email: ldraustralia@lloyds.com
- Phone: +61 2 9223 0752
- Mail: Level 9, 1 O'Connell Street, Sydney, NSW, 2000

*If the matter is not resolved in a manner satisfactory to the client or is not resolved within 45 days of being notified to BRIC, the client can choose to refer the matter to AFCA, as above.

Annually any complaints received are notified to Lloyd's Australia Limited, in accordance with their guidelines.