

MUSTARD COMPLAINTS AND DISPUTE RESOLUTION POLICY

Mustard Underwriting takes the concerns of its customers very seriously. We strive to do things the right way and keep Our customers happy. Sometimes, complaints or disputes do occur and when this happens. Our objective is to resolve any disagreement as amicably and as quickly as possible.

Here is what to do if a complaint or dispute arises:

If you have any concerns or wish to make a complaint in relation to this policy, our services or your insurance claim, please let us know and we will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedure, please contact Us in the first instance at:

Mustard Underwriting

Email: info@mustarduw.com.au

Address: PO Box 110, North Sydney, NSW 2059 AUSTRALIA

Website: www.mustardunderwriting.com.au

We will acknowledge receipt of your complaint and do our utmost to resolve the complaint to your satisfaction within 10 business days.

If we cannot resolve your complaint to your satisfaction, we will escalate your matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's contact details are:

Lloyds Australia

Email: idraustralia@lloyds.com

Address: Lloyd's Australia Limited, Level 16, 1 Macquarie Place, Sydney NSW 2000

Telephone: (+61 2) 8298 0783

A final decision will be provided to you within 30 calendar days of the date on which you first made the complaint unless certain exceptions apply.

You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint or at any time. AFCA can be contacted as follows:

Australian Financial Complaints Authority

Email: info@afca.org.au

Address: GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

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 you can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to you.