

Complaints Handling & Dispute Resolution Policy

Please let us know about your complaint

1. If you are dissatisfied about something we have done or perhaps not done, please give us the opportunity to try and put things right. The information detailed below is aimed at making sure you know what to do.
2. Your complaint is important to us and contact should be made in the first instance to your usual Marsh or JLT Public Sector contact or representative servicing your account. Alternatively you can address your complaint to:

The Complaints Officer
Marsh Pty Ltd
Collins Square, 727 Collins Street
Melbourne VIC 3008
+61 3 9603 2338
complaints.australia@marsh.com
3. You can also raise your complaint via the internet: Go to www.marsh.com.au and select 'Contact Us' which is at the bottom right hand side of the page. Please complete your details in the menu fields provided. If you are a client of Marsh Advantage Insurance or the Discretionary Trust Arrangement issued by JLT Group Services Pty Ltd ("JGS"), please go to www.marshadvantage.com.au and follow the same instructions. For JLT Public Sector clients, please go to www.jltpublicsector.com and select the 'Contact Us' link at the top right-hand side of the page and complete your details in the menu fields provided.
4. For the purpose of our Complaint Handling and Disputes Resolution Process, Marsh means:
 - Marsh Pty Ltd (Australian Financial Services Licence No. 238983);
 - Marsh & McLennan Agency Pty Ltd (Australian Financial Services Licence No. 238984);
 - Marsh Advantage Insurance Pty Ltd (Australian Financial Services Licence No. 238369);
 - Mercury Insurance Services Pty Ltd (Australian Financial Services Licence No. 238986);
 - JLT Group Services Pty Ltd, Trustee of Discretionary Trust Arrangements (Australian Financial Services Licence No. 417964); and
 - JLT Risk Solutions Pty Ltd (Australian Financial Services Licence No. 226827).

A reference to Marsh should be construed as a reference to the relevant entity.
5. To help us investigate your complaint in a timely and efficient manner, we will ask you for the following information:
 - your name and contact details;
 - the name of the person at Marsh you have been dealing with about your insurances or financial services or particular matter;
 - the nature of the complaint;
 - details of any steps you have already taken to resolve the complaint;
 - details of any conversations you may have had with us that may be relevant to your complaint; and
 - copies of any documentation which supports your complaint.

What will we do when we receive your complaint?

6. We will aim to resolve your complaint at the first point of contact or as quickly as possible. If you are satisfied with our immediate response we will send you a confirmation.
7. If your Marsh contact or representative is unable to resolve your complaint, or if you are dissatisfied with the response, it will be referred to our Complaints Officer for an independent review in accordance with our internal Complaints Handling and Dispute Resolution Procedures.
8. We will acknowledge your complaint. This will be done by phone, post or email within one business day from the date when you first notified us orally or in writing of your complaint. We will tell you the name and contact details of the person handling your complaint.
9. If your complaint is in connection with an insurance company's conduct such as their handling of your insurance claim, we will direct you to contact the insurance company directly and inform them about your complaint so that they can resolve the matter or deal with it in accordance with their own internal dispute resolution processes. The only exception to this is where we have issued the contract of insurance as agent of the insurance company under a binding authority or are acting as agent of the insurer under a third party claims administration contract. If applicable, your complaint will initially be dealt with under our own internal Complaints Handling and Dispute Resolution Procedures.
10. Our Complaints Officer will investigate your complaint objectively and impartially, by considering the information you have provided to us, our actions in relation to your dealings with us and any other information that could assist us in investigating your complaint. In our investigation of your complaint we may need to seek further clarification or documentation from you to assist us in resolving your complaint.
11. We will deal with your complaint and provide our decision to you within 30 days of the date of notification of your complaint to us. We always aim to resolve complaints as quickly as reasonably possible but, if we have sought clarification or documentation from you and we are waiting on you to provide this information, we will not be able to finalise the complaint until this is done. In such circumstances, upon receipt of your clarification or documentation, we will indicate to you when we expect to finalise your complaint.
12. Some complaints may also take longer to resolve, due to the complexity of the complaint. If this circumstance is applicable to your complaint, before our 30 day time limit to respond to a complaint has elapsed, we will let you know why it is taking longer, what is happening and a date by which you can reasonably expect a response. If you are not satisfied with our proposed approach to resolving the complex complaint, you may complain to Australian Financial Complaints Authority (details below).
13. Once we have finalised your complaint, we will advise you of our findings, the reasons for those findings and any action we have taken or propose to take. We will do this in writing, unless it has been mutually agreed that we can provide it to you verbally.

What if you're still not satisfied?

14. If you feel that we have not fairly resolved your complaint, the following options may be available to you:

Insurance policies issued by us with Lloyd's Underwriters when we're acting as their agent

- 14.1 If your complaint is about a matter related to an insurance policy underwritten by certain underwriters at Lloyd's and we have arranged this policy as an agent (i.e. coverholder) of a

Lloyd's underwriter under a binder agreement, different complaints procedures apply. If we cannot resolve your complaint to your satisfaction within 10 business days, we will escalate the matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. 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.

- 14.2 If your complaint is not resolved to your satisfaction within within 30 calendar days of the date on which you first made the complaint or at any time, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA's contact details are set out at paragraph 14.6 below. 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.

- 14.3 Lloyd's contact details are set out below:

Lloyd's Australia Limited
Suite 1603/1 Macquarie Place
Sydney NSW 2000
Email address: ldraustralia@lloyds.com
Telephone number: (02) 8298 0783
Facsimile number: (02) 8298 0788.

Australian Financial Complaints Authority

- 14.4 We are a member of an independent and external dispute resolution body, The Australian Financial Complaints Authority (AFCA). Subject to eligibility, you may be able to refer your complaint to AFCA.
- 14.5 Access to AFCA is free of charge to you. They offer fair, independent and accessible dispute resolution for consumers and small business that are unable to resolve complaints with

member financial services providers. AFCA is aimed at resolving financial services disputes such as disputes between clients and their insurance broker or insureds and their insurance companies. Third party motor vehicle claimants who are uninsured can also access AFCA. Please note that before AFCA can investigate your complaint, AFCA requires you to have first provided us with the opportunity to address the complaint.

- 14.6 If you would like further information about AFCA, they can be contacted by post at:
GPO Box 3, Melbourne VIC 3001; or on phone at: 1800 931 678; or by email: info@afca.org.au or via their website: www.afca.org.au.

Additional assistance

15. Marsh is committed to providing assistance to persons who may have difficulties in lodging a complaint. If you require additional assistance, please call our Complaints Officer on +61 3 9603 2338 who will walk you through the process. If you require an interpreter when speaking on the phone to our Complaints Officer, you can use a free government phone interpreting service if needed. This is the TIS National interpreting Service available at <https://www.tisnational.gov.au/>. Further information about interpreting services is available on our website.
16. Marsh also has policies and procedures which it follows in supporting vulnerable persons in their interactions with Marsh. Such policies are available on Marsh's website.