

We work hard to do the right thing.

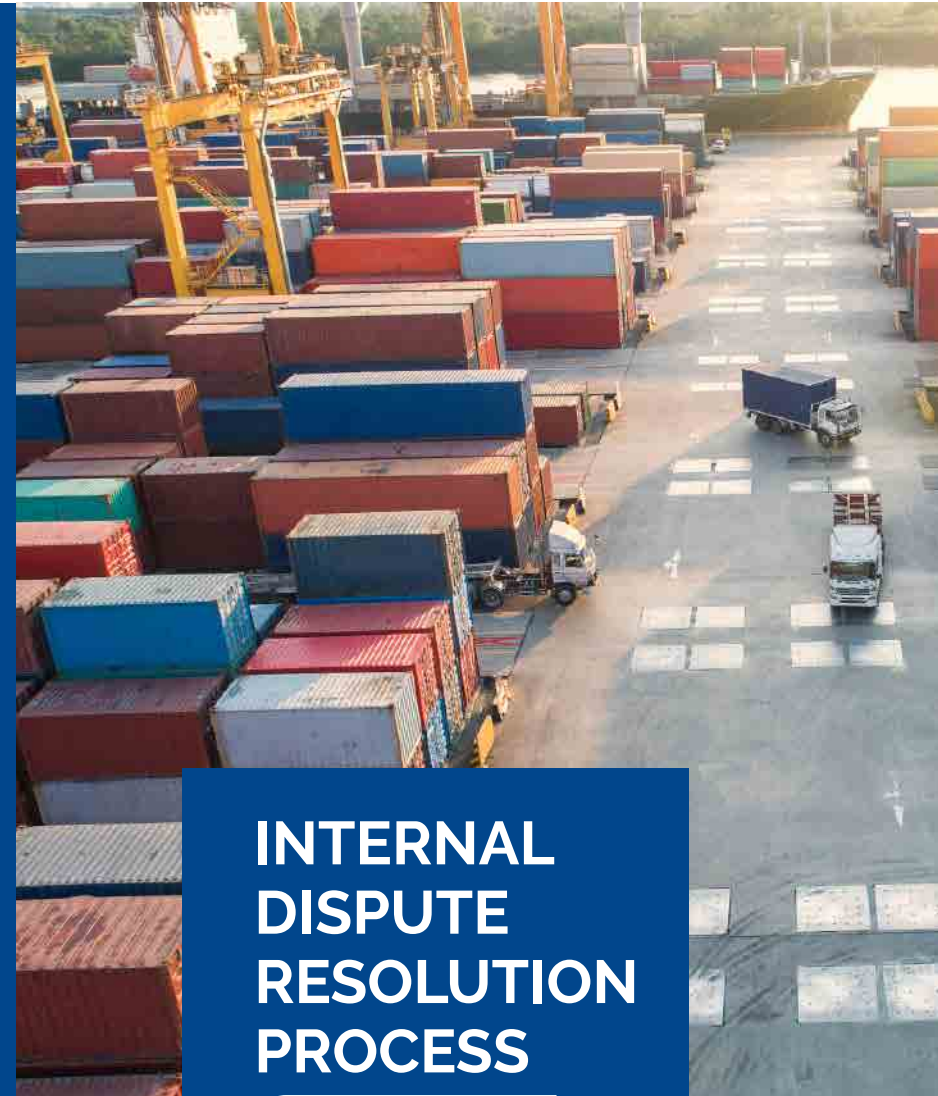
The kind of business we want to be is considerate and respectful of our customers and proactive in the way we handle complaints.

If you have a complaint about our products, services or staff or about one of our third party service providers, we promise to resolve your issue in a fair, transparent and timely manner and to keep you informed, via your intermediary every step of the way.

[amandtaustralia.com.au](http://amandtaustralia.com.au)

AM&T (Allianz Marine and Transit Underwriting Agency Pty Limited)  
AFS Representative No. 423910  
ABN 98 155 554 279  
Level 12, 80 Mount Street,  
North Sydney, NSW 2060  
as agents of the insurer  
Allianz Australia Insurance Limited  
AFS Licence No. 234708 ABN 15 000 122 850

MIS1483MKT/AM&T 11/19



**INTERNAL  
DISPUTE  
RESOLUTION  
PROCESS**

## Resolving complaints – quickly and with a minimum of fuss

We work hard to do the right thing – that’s the kind of business we want to be. If you have a complaint about our products, services or staff, or about one of our third party service providers write to us at:

customer\_service@amandtaustralia.com.au

We promise to handle your complaint honestly, fairly and as quickly as possible.

### Complaint process

We will respond to your complaint within 10 business days.

If we cannot respond to you within 10 business days because we don’t have the information we need we will discuss reasonable alternative timeframes with you.

We will keep you advised of the progress we are making with our response to your complaint.

### If you are not happy with our response

We will try our best to reach an amicable resolution. But, if you are not happy with our response or the way we have handled your complaint or we are not able to resolve your complaint to your satisfaction within 45 days from when we first became involved, you may be able to refer the matter to an independent body for review.

## External Dispute Resolution Scheme (EDR)

AM&T act as agents for Allianz Australia Insurance Limited and are a member of the Australian Financial Complaints Authority (AFCA) scheme which is a free independent EDR scheme.

We will also advise you of the timeframe in which you must register your dispute with AFCA.

Approved by the Australian Securities and Investment Commission (ASIC) AFCA reviews disputes that fall within its guidelines. Determinations reached by AFCA are binding on AM&T.

You can contact AFCA at:

**Online:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678

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

If your complaint does not fall within the AFCA rules we will tell you about any alternate EDR options that may be available to you.

## Use of your information

We only ask for and take into account information that is relevant to reaching a decision on your complaint.

You can ask to see information about you that we have relied on to assess your complaint and ask us to correct any mistakes or inaccuracies in that information.

In special circumstances or where a claim is being (or has been) investigated we may decline to release this information e.g. if prohibited by legislation or law or the release would prejudice us in relation to your complaint. If we do this we will give you reasons and provide them in writing on request.

Our Privacy Policy also applies to the way we handle your personal information and is available from [www.allianz.com.au](http://www.allianz.com.au) or by contacting Allianz on 132 664.



Your Trusted Partner in Marine