

Effective date 16 April 2021

Complaints & Dispute Resolution Process

Knose and Allied World are committed to meeting and exceeding our clients' expectations whenever possible and would like to know if Your expectations have not been met.

What is a complaint?

A complaint is an expression of dissatisfaction relating to our products or services or our complaints handling process itself, where a response or resolution is explicitly or implicitly expected.

You are entitled to make a complaint about any aspect of Your relationship with Knose or Allied World including the conduct of its agents and authorised representatives. Knose and Allied World will attempt, in good faith, to resolve any complaint/dispute in a fair, transparent and timely manner.

The complaints process described below does not apply to your complaint if Knose or Allied World resolve it to Your satisfaction by the end of the 5th business day after Your complaint was received by Knose, and You have not requested a response in writing. The exemption to the complaints process does not apply to complaints regarding a declined claim, the value of a claim, or financial hardship.

Vulnerability Support and Financial Hardship We will review any applications for Vulnerability Support and/or Financial Hardship in accordance with Part 9 (Supporting customers experiencing vulnerability) and Part 10 (Financial Hardship) of the General Insurance Code of Practice and any applicable guidelines.

Complaints Process (Stage 1)

What to do if You have a complaint

Complaints should be referred by either email, telephone or mail to Knose:

Email: feedback@Knose.com.au
Phone: 61 2 9307 6653
Postal Address: Knose Complaints Officer,
Level 9, 99 Bathurst Street
Sydney, NSW 2000

To allow Knose to consider Your complaint, the following information needs to be provided (where available):

- Name, address, email and telephone number of the policyholder;
- Policy number, claim number and product type;
- if applicable, the name and address of the insurance intermediary through whom the policy was obtained;
- An explanation of the situation that led to the complaint; and
- Copies of any supporting documentation You believe may assist Knose in addressing Your complaint properly.

How Knose will handle Your complaint

Knose aims to acknowledge receipt of Your complaint by either telephone, email or letter within 2 business days and advise the name and contact details of the employee assigned to liaise with You.

Knose will respond to Your complaint in writing within 15 business days of first being notified of the complaint, provided that Knose has all the necessary information and have completed any necessary investigations.

If Knose cannot respond within 15 business days, Knose will seek to agree a reasonable alternative timetable with You. Knose will keep You informed of the progress no less than every 10 business days, unless an alternative timetable is agreed. If we cannot reach a reasonable alternative timetable, Knose will advise You of Your right to escalate the complaint to Stage 2 of the complaints process.

Internal Dispute Resolution (Stage 2)

If Knose's Stage 1 decision does not resolve Your complaint to Your satisfaction, You may advise Knose that You wish to escalate Your complaint to Stage 2.

Your complaint will be reviewed by members of Knose's internal dispute resolution panel (which includes representation from Allied World) who are independent of the person(s) whose decisions or conduct is the subject of the complaint, or who was involved in the Stage 1 decisions (where applicable). Knose will keep You informed about the progress of the review at least every 10 business days.

Knose will respond in writing within 15 days of the date You advise that You wish to proceed to Stage 2, provided all the necessary information has been provided and any investigation required has been completed.

If Knose cannot respond within 15 business days, Knose will let You, as soon as reasonably practicable within that timeframe and agree a reasonable alternative timetable with You. If an alternate timetable cannot be agreed, Knose will advise You of Your right to take Your complaint to the Australian Financial Complaints Authority where applicable.

External Dispute Process Australian (Stage 3)

If Knose's decision at Stage 2 does not resolve Your complaint to Your satisfaction, or if Knose has not resolved Your complaint within 45 calendar days of the date Knose first receives Your complaint, You may refer Your complaint to the Australian Financial Complaints Authority (AFCA) depending on eligibility relating to Your Policy.

if AFCA considers that exceptional circumstances apply.

Australian Financial Complaints Authority contact details are:

Phone: 1800 931 678
Email: info@afca.org.au
Postal Address: Australian Financial Complaints Authority –
GPO Box 3, Melbourne VIC 3001
Website: www.afca.org.au

Before AFCA can consider Your dispute, Knose must be given an opportunity to resolve this dispute with You directly.

After Your dispute is lodged with AFCA, they will contact Knose and/or Allied World and ask for a response from both parties. Response times requested by AFCA vary depending on the situation.

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.