

BHSI Complaints Review Process

- If you wish to express some dissatisfaction with our claims decision or have any issue in respect of your insurance or your relationship with us we would like the opportunity to resolve this with you.

To access our internal complaints process please contact us via the contact details below. Your complaint will be assigned to an appropriately qualified internal reviewer, who will acknowledge receipt of your complaint within 1 business day and complete an independent review of the complaint. When acknowledging your complaint, we will provide you with the contact details for the internal complaint reviewer and will commit to keep you informed around the progress of your complaint at least every 10 business days, whilst only asking for and relying upon information that is relevant to our decision.

If we can resolve your complaint within 5 business days, we will not respond in writing unless you request us to do so, or your claim is declined or if your complaint is related to Financial Hardship. We can confirm that we will make a decision about your complaint within 30 calendar days, with our written response setting out the reason(s) for our decision. If you are not satisfied with our decision or if it is not possible, prior to this deadline to resolve your complaint, we will document the reasons for the decision or for the delay and inform you of your right to lodge a complaint with the Australian Financial Complaints Authority (AFCA).

Berkshire Hathaway Specialty Insurance Company

Mail: GPO Box 650 Sydney NSW 2001

Email: complaints.australia@bhspecialty.com

REVIEW BY THE AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

- If we cannot resolve your complaint or you are dissatisfied with the response, you can contact the Australian Financial Complaints Authority (AFCA) for an independent external review at no cost to you, subject to its terms of reference. We are bound by any determination by AFCA but the decision is not binding on you.

Review with the Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Tel: 1800 931 678

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

If the complaint is not covered by the AFCA scheme, we will advise you of other options for resolution that may be available to you.