

GENERAL INSURANCE CODE OF PRACTICE

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice (“the Code”), which is a voluntary self-regulatory code. The Code aims to raise the standards of practice and service in the insurance industry. Lloyd’s has adopted the Code on terms agreed with the Insurance Council of Australia.

For further information on the Code please visit www.codeofpractice.com.au. The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers’ compliance with the Code. For more information on the Code Governance Committee (CGC) go to www.insurancecode.org.au

WHAT TO DO IF YOU HAVE A COMPLAINT?

We aim to provide you with the highest quality service and support. But if you have any concerns or wish to make a complaint in relation to your 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 outlined below.

Step 1

Please contact Delta Insurance Australia Pty Ltd in the first instance:
Managing Director, Delta Insurance Australia Pty Ltd
Email: complaints@deltainsurance.com.au
Telephone: 07 3017 4720
Post: GPO Box 1832 Brisbane QLD 4001

You may also contact us via our social media or our website. We will acknowledge your complaint within one business day and we will do our utmost to resolve your complaint to your satisfaction within 10 business days.

Step 2

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

Lloyd’s Australia’s contact details are:
Lloyd’s Australia Limited
Email: ldraustralia@lloyds.com
Telephone: (02) 8298 0783
Post: Suite 1603 Level 16, 1 Macquarie Place, Sydney NSW 2000

WHAT TO DO IF YOUR COMPLAINT IS NOT RESOLVED?

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:

Telephone: 1800 931 678
Email: info@afca.org.au
Post: GPO Box 3 Melbourne VIC 3001
Website: www.afca.org.au

Your complaint must be referred to AFCA within two 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.

ADDITIONAL ASSISTANCE

If you require the assistance of an interpreter when contacting us, you can call Translating and Interpreting Service (TIS) on 131 450 for assistance. If you have speech or hearing difficulties and would like assistance when contacting us by phone, you can contact the National Relay Service on:
Voice Relay number – 1300 555 727 TTY number – 133 677 SMS relay number – 0423 677 767