



**Complaints and Dispute  
Resolution Process**

12\_2023

**Batch**  
Accident & Health

# COMPLAINTS AND DISPUTE RESOLUTION PROCESS

You may complain to us about any aspect of your relationship with us including about our products, services, staff or handling of a complaint. Our aim is to do the right thing for our customers, however sometimes differences may occur. When this happens, our aim is to resolve them as quickly and amicably as possible.

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## WHAT IS A COMPLAINT?

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- a. A complaint is an expression of dissatisfaction made to or about us, related to our products, services, staff, or the handling of a complaint, where a response or resolution is explicitly or implicitly expected, or;
- b. Legally required.

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## WHAT IS AN ELIGIBLE COMPLAINANT?

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- a. A person or small business. It includes, at a minimum “an individual consumer or guarantor” and a ‘small business’ as defined by s761G of the Corporations Act. In addition, the Australian Financial Complaints Authority (AFCA) has jurisdiction to review complaints from the following:
  - an individual or individuals (including those acting as a trustee,
  - legal personal representative or otherwise);
- b. a partnership comprising of individuals – if the partnership carries on a business, the business must be a Small Business;
- c. the corporate trustee of a self managed superannuation fund or a family trust – if the trust carries on a business, the business must be a Small Business;
- d. a Small Business (whether a sole trader or constituted as a company, partnership, trust or otherwise);
- e. a not-for-profit organisation, club or incorporated association – if the club or incorporated association carries on a business, the business must be a Small Business;
- f. a body corporate of a strata title or company title building which is wholly occupied for residential or Small Business purposes; or
- g. the policy holder of a group general insurance policy, where the dispute relates to the payment of benefits under that policy
- h. In relation to:
  - 1. Retail General Insurance Policy (i.e. home, motor, sickness & accident, travel, personal & domestic property incl. valuables, pleasurecraft, caravans, fine art, farm etc,
  - 2. Residential Strata Title Insurance Product,
  - 3. Small Business Insurance Product (currently excluding legal liability or professional indemnity products); or
  - 4. Medical indemnity insurance product.
- i. Small Business means a business employing under 100 employees at the time of the act or omission by the financial firm that gave rise to the complaint

With this in mind, our Internal Dispute Resolution (IDR) is available in the event that a customer is not satisfied with our products or services or any other matter. The IDR process is free of charge and at no cost to the customer.

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## WHAT TO DO IF YOU HAVE A COMPLAINT?

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To utilise our IDR process, you may contact us by either email, telephone or mail:

Telephone: **+61 (0) 410 136 075**

E-mail: **support@batchuw.com**

Mail: Level 3, 85 William St, Darlinghurst NSW 2010

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## INFORMATION REQUIRED TO ASSIST IN HANDLING YOUR COMPLAINT

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In trying to resolve your complaint all relevant documentation and communication will need to be reviewed to assist in expediting our response. Documentation such as:

- Details (Name and address) of the insurance broker that assisted in placing the insurance policy
- Policy details including the Policy number, Insured name and contact details & policy type
- Any relevant claim details including claim number and communication with the claims handler
- An explanation of the complaint and the series of events that lead to the complaint

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## HOW WE WILL HANDLE YOUR COMPLAINT

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**Day Zero** – Complaint received.

**1 Business Day** – Complaint acknowledged, and the complainant provided the name and contact details of the person reviewing the complaint

**5 Business Days** – Lloyd’s UK Complaints Team is notified of receipt using the Notification Spreadsheet, which is emailed to [complaints-notification@lloyds.com](mailto:complaints-notification@lloyds.com)

**10 Business Days** – Stage One review due and, if not completed, escalated to Lloyd’s Australia, unless entity reviewing complaint requests extension from Lloyd’s Australia, via

[IDRAustralia@lloyds.com](mailto:IDRAustralia@lloyds.com), and provides update to the complainant.

Lloyd’s UK Complaints Team is notified of the outcome using the Notification Spreadsheet within 2 Business Days of the outcome, by email to [complaints-notifications@lloyds.com](mailto:complaints-notifications@lloyds.com)

**At Least Every 10 Business Days** – Entity reviewing complaint provides update to the complainant, unless otherwise agreed

**By 30 Calendar Days** – Final decision due and, if not complete, written update provided to the complainant, including reasons for the delay, right to refer complaint to AFCA and AFCA contact details.

### AFCA contact details:

Telephone: **1800 931 678**

E-mail: **info@afca.org.au**

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

The complaint will be reported to the Managing Agent each 7 days

The overall responsibility for handling the Complaint is the CEO Andrew Batchelar.

### Contact details

E-mail: **andrew@batchuw.com**

Telephone: **+61 (0) 410 136 075**