

## Complaints

At Sterling we pride ourselves on the level of service that we provide to our clients. As a result we take any complaints seriously and aim to respond to all complaints lodged with us as quickly as possible.

Lloyds is a signatory to the General Insurance Code of Practice (link behind to <http://www.codeofpractice.com.au/> )

### **How do I lodge a complaint?**

If you have a complaint in relation to any of our products or services this should, in the first instance, be referred to Sterling directly and in writing. You can send your complaint to:

Tony Parington  
Sterling Insurance  
PO Box 286  
NORTH SYDNEY NSW 2059

Alternatively this can be sent electronically via email to [tonyp@sterlinginsurance.com.au](mailto:tonyp@sterlinginsurance.com.au)

Providing we have all the necessary information and have completed any required investigation we will respond to your complaint within 15 working days.

### **What information do I need to provide?**

When you lodge a complaint with us we will generally require the following information:

- Name, address and telephone number of the policyholder
- Details of the policy concerned (policy and/or claim reference numbers etc)
- Details of the reasons for lodging the dispute
- Copies of any supporting documentation you believe may assist us in addressing your dispute appropriately.

### **What can I do if I am unsatisfied with the response I receive?**

Should you be unsatisfied with the way your complaint has been handled by Sterling you can direct your complaint to the Financial Ombudsman Service (link behind this to [www.fos.org.au](http://www.fos.org.au)). FOS is an independent body that operates nationally in Australia and aims to resolve disputes between you and your insurer. Your dispute must be referred to the FOS within 3 months of the date of our final decision.