

## 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 Australian Financial Complaints Authority (AFCA) (link behind this to [www.afca.org.au](http://www.afca.org.au)) AFCA is an independent body that operate nationally in Australia and aim to resolve disputes between you and your insurer. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Your dispute must be referred to AFCA within 2 years of the date of our final decision. Determinations made by AFCA are binding upon us.