

COMPLAINTS AND DISPUTE RESOLUTION

RedSky takes the concerns of its customers very seriously. We strive to do things the right way and keep Our customers happy.

Sometimes, complaints or disputes do occur and when this happens, Our objective is to resolve any disagreement as amicably and as quickly as possible.

Here is what to do if a complaint or dispute arises

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Stage 1 - Complaint Handling Procedure

If You are dissatisfied with any of Our products or services and You wish to lodge a complaint, please contact Us at:

Telephone: 1300 217 024
Email: info@redskyinsurance.com.au
Address: Level 15, 50 Pitt Street, Sydney
NSW 2000 AUSTRALIA
PO Box A2080, Sydney South
NSW 1235 AUSTRALIA

Website: www.redskyinsurance.com.au

We will keep You informed about the progress of Your complaint at least every ten (10) business days, unless it is resolved earlier or You agree to a different timeframe.

We will make a decision about Your complaint within 30 calendar days. If We cannot make Our decision within this timeframe We will tell You in writing the reasons for the delay.

Stage 2 – Dispute Resolution Procedure

If We cannot resolve Your complaint to Your satisfaction, We will escalate Your matter to Lloyd's Australia:

Postal address: Lloyd's Australia Limited
Level 16, 1 Macquarie Place
Sydney NSW 2000
Telephone: (+61 2) 8298 0783
Email: ldraustralia@lloyds.com

Following receipt of Your complaint, You will be advised whether Your matter will be handled by Lloyd's Australia or the Lloyd's Complaint team in London, or what other avenues are available to You. Your complaint will be acknowledged within 5 business days of receipt, and You will be kept informed of the progress of the review of Your complaint at least every 10 business days.

Where Your complaint is eligible for referral to the Australian Financial Complaint Authority (AFCA), Your complaint will be reviewed by a person at Lloyd's Australia with appropriate authority to deal with Your dispute.

If Your complaint or dispute is not resolved to Your satisfaction or a final response has not been provided within 45 days, You may refer the matter to the Australian Financial Complaints Authority (AFCA) for review. AFCA can be contacted at:

Postal address: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Telephone: 1800 931 678
Email: info@afca.org.au

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Your dispute must be referred within 2 years of the date of Lloyd's final decision. Determinations made by AFCA are binding.

Customers not eligible for referral to AFCA may be eligible for referral to the UK Financial Ombudsman Service. Such referral must occur within 6 months of the final decision by the Complaints team at Lloyd's. Further details will be provided with their final decision to You.