



TOKIO MARINE NICHIDO

TOKIO MARINE AND NICHIDO FIRE INSURANCE CO., LTD.
Incorporated in Japan ARBN 80 000 438 291

Managing Agent in Australia:
TOKIO MARINE MANAGEMENT (AUSTRALASIA) PTY. LTD.
ABN 69 001 488 455

The issue of customer satisfaction is of significant importance to Tokio Marine. We recognise that from time to time customers may be dissatisfied with our products or services. For this reason, we are committed to providing an efficient and fair complaint resolution process.

Tokio Marine is a participant in the General Insurance Code of Practice as administered by the Australian Financial Complaints Authority (AFCA). Tokio Marine offers an Internal Complaints Resolution (ICR) process in the event that a customer is not satisfied with any aspect of our products or services. To start the process, please call us and ask to speak to the National Underwriting Manager or the National Claims Manager.

[WHY IT IS IMPORTANT YOU CONTACT US?](#)

We appreciate feedback on any matter that will enable us to identify areas of concern or that would benefit from improvement. We encourage you to contact us. All matters will be treated in strict confidence.

[WHAT IS A COMPLAINT?](#)

A complaint is when there has been an expression of dissatisfaction made to us, or about us, related to our products, service, staff, or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

[WHO SHOULD USE THE ICR PROCESS?](#)

If you are a retail insurance customer, and feel we have not treated you fairly, you are unhappy with your policy terms or conditions or with a claim, or if you have a complaint about the safeguarding of your personal information, you should contact us immediately to enable us to work towards a mutually agreed solution.

[HOW DOES THE ICR PROCESS WORK?](#)

The ICR process is a two-stage process.

If you are dissatisfied with a decision made by us on any of our products and services and have been unable to reach an agreement, you will be given the opportunity to speak to the Department Manager (Underwriting or Claims). We will endeavour to resolve the matter for you immediately in a fair manner. If that is not possible, we will contact you within 1 business day to advise you what we have done or will be doing to resolve your complaint.

In the event that you are still not entirely satisfied and we cannot agree, your information and the details of your complaint will be referred to the Resolutions Department, who have appropriate experience, knowledge and authority to deal with the complaint and make a decision.

The Resolutions Department will respond to the complaint, providing the decision in writing, with reasons for the decision, within 10 business days from the time of referral, provided we receive all necessary information and have completed any investigation required.

However, in cases where further information, assessment or investigation is required, we will agree with you on a reasonable alternative timeframe for response. We will keep you informed of the progress of our response to your complaint by contacting you every 10 business days or as agreed.

If we are not able to resolve your complaint to your satisfaction within 30 calendar days, we will inform you of the reasons for the delay and that you may take the complaint to our External Dispute Resolution (EDR) scheme even if we are still considering it – and provided the complaint is within the scheme's Rules. We will inform you that you have this right and details of our EDR scheme before the end of the 30 calendar-day period.

[IF YOUR PROBLEM IS NOT RESOLVED?](#)

If, despite our best efforts, this does not resolve the problem to your satisfaction, you have several other avenues open to you:

1. You may contact the Australian Financial Complaints Authority (AFCA) a national dispute resolution service which offers an EDR scheme and resolves disputes, up to \$1 million in value, that come within the Rules of the Service. Access to the AFCA is provided free to the customer. You have 2 years after receiving notice of our ICR decision to register your complaint with the Service.
2. The Small Claims Courts and Tribunals deal with matters where small amounts are involved. In these courts, no lawyers are involved and the costs are minimal.
3. Mediation may be arranged where you and Tokio Marine both agree on an independent person being appointed to assist in solving the problem.
4. When all else fails, or the amount involved is more substantial, you may utilise the formal legal process available through the Australian Court System.
5. Where the complaint does not fall within the AFCA Rules, we will endeavour to provide you with information about other EDR options (if any) that may be available to you. If no EDR scheme is available, we will recommend that you seek independent legal advice on other options. Alternatively, you may contact the appropriate consumer body in your state (e.g., the Department of Fair Trading NSW, or Consumer Affairs Victoria).

[SAFEGUARDING YOUR PRIVACY](#)

Your personal details are collected and retained for the primary purpose of providing you with a product or service. Your details on our file may only be disclosed if the purpose they are required for is directly related to the primary purpose and it is reasonable to expect it to be used.

Your details will not be passed on to any other party without your consent, unless it is impracticable for us to seek your consent prior to using your details.

We take all reasonable steps to protect all personal information that we hold from misuse or loss and from unauthorised access, modification and disclosure.

We will respect your right to confidentiality at all times.

[WHERE YOU CAN FIND US](#)

[New South Wales](#)

Level 17, 60 Margaret Street, Sydney NSW 2000

Phone: (02) 9232 2833 Fax: (02) 9232 6374

[Victoria](#)

Level 13, North Tower, 459 Collins Street, Melbourne VIC 3000

Phone: (03) 9621 1911 Fax: (03) 9621 1255

[Australian Financial Complaints Authority](#)

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Fax: (03) 9613 6399

Email: info@afca.org.au

Website: www.afca.org.au