

TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.
Incorporated in Japan (Tokio Marine) ABN 80 000 438 291

Authorised Representative and Managing Agent in Australia:
TOKIO MARINE MANAGEMENT (AUSTRALASIA) PTY LTD
ABN 69 001 488 455, AR 1313066

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 Dispute Resolution (IDR) process in the event that a customer is not satisfied with any aspect of our products or services. To start the process, please contact us..

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.

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 IDR PROCESS?

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

HOW DOES THE IDR PROCESS WORK?

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 can request a review of that decision by the Internal Dispute Resolution (IDR) Department. The IDR Department will endeavour to resolve the matter for you promptly, in a fair manner.

The IDR Department has the appropriate experience, knowledge and authority to deal with the complaint and provide you with a final decision.

The Dispute Resolution Department will respond to the complaint, providing its decision in writing within 30 calendar days, unless further information, assessment or investigation is required, in which case they will explain this and agree with you on a reasonable timeframe to provide their final decision. They will keep you informed of the progress of their response to your complaint by contacting you at least every 10 business days or as agreed.

If they are not able to resolve your complaint to your satisfaction within 30 calendar days, they will inform you of the reasons for the delay and that you may take the complaint to AFCA, provided the complaint is within the AFCA's Rules. They will inform you that you have this right and how to contact AFCA by the end of the 30 calendar-day period.

IF YOUR COMPLAINT IS NOT RESOLVED?

If, despite our best efforts, we do not resolve your complaint to your satisfaction, you have other avenues open to you:

1. You may contact the Australian Financial Complaints Authority (AFCA), which is a national dispute resolution service which offers a free external dispute resolution service, for most types of general insurance disputes. You have two years after receiving notice of our final decision to register your complaint with AFCA.
2. Alternatively, you may seek to obtain a remedy by taking the matter to a small claims tribunal or a court. You may wish to seek your own legal advice as to the appropriateness of taking such action about your complaint.

SAFEGUARDING YOUR PRIVACY

Your privacy is important to Us. Tokio Marine is dedicated to upholding Your privacy and protecting Your personal information.

We are bound in Australia by the Privacy Act 1988 (Cth) and its associated Australian Privacy Principles, along with any other applicable privacy laws and codes, when collecting and managing your personal information. Tokio Marine has ongoing practices, procedures and systems in place to ensure that We manage personal information in a fair and transparent way.

To learn more about how we manage Your personal information, refer to the PDS or see Our Privacy Statement, which can be read at tokiomarine.com.au or contact Us for a copy.

WHERE YOU CAN FIND US

Tokio Marine
GPO BOX 4616
Sydney NSW 2001

Phone: (02) 9232 2833

Email: complaints@tokiomarine.com.au

HOW YOU CAN CONTACT AFCA

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: afca.org.au