

## A Customer Code

The objectives of the Code are:

- To promote better, more informed relations between insurers and their customers;
- To improve consumer confidence in the general insurance industry
- To provide better mechanisms for the resolution of disputes and
- To commit insurers to higher standards of customer service.

The code requires our staff and our representatives to:

- Be open, fair and honest in our dealings with customers
- Commit to high standards of service when selling insurance, dealing with claims, responding to catastrophes and handling complaints.

Under the Code, we will also explain how you can make a claim, and we will provide you with a free and fair process for settling disputes.

## Buying Insurance

We will provide you with information about our products and this Code when you buy insurance and on request. We will ask for relevant information from you in order to assess your application for cover and you will have the opportunity to correct any mistakes in relation to information that you have provided to us which we have relied upon in assessing the risk. If we decline to release information, we will give you reasons and you will have the right to review our decision through the complaints handling procedure.

Where we cannot offer cover, we will give you reasons and refer you to another insurer, to the Financial Ombudsman Service (FOS) or NIBA for information about alternative insurance options. If you cancel your policy, we will refund any money owed to you within 15 business days.

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## The General Insurance Code of Practice

Setting standards of service

# Code of Practice

**calliden**  
group

## The Code

The Code of Practice provides a set of minimum service standards that are observed by the general insurance industry. Calliden Insurance Limited ("CIL") is committed to comply with this voluntary Code. All policies taken out with us or new claims received by us will be covered by this Code.

If you would like a copy of the Code, please contact us on (02) 9551 1111 or contact the Financial Ombudsman Service in 1300 78 08 08. You can also visit the website: [www.codeofpractice.com.au](http://www.codeofpractice.com.au)

## Making a claim

As soon as possible after an event occurs which may result in a claim, you must at your own expense:

- Take all reasonable precautions to prevent or minimise further loss, damage or liability
- Notify the police immediately if any of your property is lost, stolen, maliciously or intentionally damaged or such loss is attempted or suspected.
- Take all reasonable steps to recover lost or stolen property, and assist in apprehending any guilty party
- It is also a good idea to make a note of what happened, gather details from any witnesses and take photos of the damaged property or situation.

## Contact us

If an event has occurred giving rise to a claim, please contact us immediately:

- Telephone: 1300 880 037
- Write to us at: Claims department, Calliden Insurance Limited  
PO BOX 292 Collins Street West, VIC 8007 or
- Email us: [cil@claimsservices.com.au](mailto:cil@claimsservices.com.au)

You must also:

- Notify your insurance agent or broker
- Complete and submit a claim form for our consideration with full particulars of your loss including details of any party who may be responsible
- Give us the opportunity to inspect any loss or damage before you carry out any repairs
- Keep any damaged or recovered stolen property and allow us to inspect it if necessary
- Obtain our consent before you authorise or commence repairs or otherwise incur any cost,

unless the repair or cost is necessary to protect the insured property from further loss, and

- Not admit, deny or negotiate any claim with any person

If we have received all necessary information at the time your claim is lodged and no further assessment or investigation is required we will then decide to either accept or deny your claim. We will then notify you of our decision within 10 business days. Throughout this period, we will:

- Notify you of the detailed information we require to make a decision on your claim;
- If necessary, appoint a loss assessor/loss adjustor, and
- Provide an initial estimate of the time required to make a decision on your claim.

If we decide to appoint a loss adjuster or investigator in relation to your claim, we will notify you within 5 days of their appointment. We will keep you informed as to progress on your claim at least every 20 business days and will respond to your routine requests for information within 10 business days.

## Financial Hardship

Where you can demonstrate that you are in urgent financial need of the benefits you are entitled to under the policy as a result of the event causing the claim, we will fast-track the assessment and decision making process and/or make an advance payment to assist in alleviating your immediate hardship within 5 business days of you demonstrating that need.

## Making a complaint

### How to resolve a complaint you may have with us

You may contact us at any time if you are dissatisfied with any matter relating to your insurance with Calliden, including:

- Our decision on your claim
- Our handling of your claim
- The service of our representatives, assessors, loss adjustors or investigators, and
- Your insurance policy.

If you make a complaint, we will provide you with information about the complaints handling procedure and handle your concern in a fair, transparent and timely manner. We also observe the Calliden privacy policy which is available on our website.

We will respond to complaints within 15 business days providing we have all the necessary information to complete our investigation. If we need further information in order to respond to your concerns, we will agree a reasonable agreeable timeframe with you.

## Contact us

- If you have a complaint regarding your claim, please contact your claims consultant.
- If you have a complaint regarding your insurance policy, please contact us on (02) 9551 1111.
- You can write to us at:  
Dispute Resolution Officer  
Calliden Group Limited  
PO Box 348, Milsons Point, NSW 1565

If you are not satisfied with our response to your complaint, you are able to request a review of our response. In that situation, we will treat the matter as a dispute and activate our internal dispute resolution process.

## Internal Dispute Resolution ("IDR") Process

We will assign a dedicated IDR manager to liaise with you in relation to the dispute and will provide you with their name and contact details. They will investigate the dispute for you and will respond to the dispute within 15 business days provided they have all the necessary information and have completed any investigation required. If further information is required, they will agree an alternative time frame with you and will keep you informed of progress every 10 business days.

## External Dispute Resolution ("EDR") Process

Should we be unable to resolve your complaint (including the IDR process referred to above) within 45 business days, you can take the complaint or the dispute to our External Dispute Resolution scheme (even if we are still considering the matter). We are a member of the Financial Ombudsman Service ("FOS"). Access to FOS is available free of charge to you and we will provide you the contact details for FOS before the 45 day period has expired.

For more information call 1300 78 08 08 or visit [www.fos.org.au](http://www.fos.org.au).

If you believe that we have breached any part of the Code, you can report the breach to FOS.