

## Hannover Life Re of Australasia Ltd

### Complaints Policy

#### 1. About this document

Hannover Life Re of Australasia Ltd (we, us or our) is committed to ensuring that complaints we receive are handled fairly, honestly and professionally and that you feel confident that your complaints and concerns are important to us. If you are not satisfied with us, our partners, our insurance products, our services or the handling of a complaint, we want you to tell us.

#### 2. How you can lodge a complaint

If you want a response to or resolution for a complaint, you can contact:

- our distributors that you have purchased one of our insurance products from;
- your superannuation fund trustee about your insurance in superannuation; or
- us directly by using the contact details below.

##### **Client Resolution Manager**

Hannover Life Re of Australasia Ltd  
Tower 1, Level 33  
100 Barangaroo Avenue  
Sydney NSW 2000  
Phone: 1300 041 234  
E-mail: [disputeresolutions@hlra.com.au](mailto:disputeresolutions@hlra.com.au)

#### 3. If you need additional assistance

##### **For hearing or speech difficulties**

- If you have hearing or speech difficulties, you may like to use the National Relay Service (NRS). The NRS can be contacted on 1300 555 727 or TTY:133 677. For more information, visit the [NRS website](#).

##### **If you speak a language other than English**

- If you have difficulties with English, [the Translating and Interpreting Service \(TIS National\)](#) provides an interpreting service for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking clients.

If you need any other assistance to make a complaint, please let us know and our team will do our best to help you.

#### **4. Our internal complaints process**

When you make a complaint to us, we will:

- contact you to acknowledge your complaint by phone, email or letter within one business day of receiving it or as soon as practicable;
- explain the process for how your complaint will be resolved;
- make sure we understand, assess and investigate the cause of your complaint;
- keep you informed about the progress (including if there is a delay); and
- provide a final response to your complaint, in writing, within a maximum of 30 calendar days (for standard non-superannuation related complaints) or 45 calendar days (for superannuation related complaints).

The final response will include the outcome of your complaint, reasons for our decision, how you can access any relevant information and how to escalate to Australian Financial Complaints Authority (AFCA) if you are not satisfied with the outcome. If we reject or partially reject your complaint, our response will clearly set out the reasons for the decision.

If we are unable to provide you with an outcome within 30 or 45 calendar days (as applicable), we will:

- let you know the reason for the delay;
- advise you of your right to complain to AFCA; and
- provide you with AFCA's contact details.

We may contact you if we need additional information to investigate your complaint further.

You do not have to pay to access our complaints or disputes handling process.

#### **5. If your complaint is still not resolved**

If you are not satisfied with our response, you can refer your complaint to AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers (subject to its relevant rules). AFCA's contact details are as follows:

- Website:  
[www.afca.org.au](http://www.afca.org.au)
- E-mail:  
[info@afca.org.au](mailto:info@afca.org.au)
- Phone:  
1800 931 678 (free call)
- In writing to:  
Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

If your complaint is in relation to your personal information that has been mishandled by us (privacy complaint), please refer to our Privacy Policy for more information:  
[https://www.hannover-re.com/1094181/australia\\_lh\\_privacy](https://www.hannover-re.com/1094181/australia_lh_privacy)