

How to Make a Complaint

Part A

This Part A applies to all Hutch policies except:

- **Hutch Annual Construction Works:**
 - **Section 2 Legal Liability**
 - **Section 3 Cyber**
- **Hutch Trade Pack:**
 - **Section 1 Public & Products Liability**
 - **Section 3 Tax Audit**
 - **Section 4 Cyber**
 - **Section 7 Registered Mobile Plant Liability**

We aim to give the best service possible, but we understand that sometimes issues come up and you may have a complaint. We are committed to the fair, transparent and timely resolution of complaints.

If you wish to make a complaint about us, our products and services, or involving any party whom we represent, please send details to:

The Complaints Officer, Hutch Underwriting Pty Ltd, via our contact details:

complaints@hutchunderwriting.com.au

[1300 256 056](tel:1300256056)

We will acknowledge receipt of your complaint and do our utmost to resolve the complaint to your satisfaction.

We will resolve your complaint as quickly as we can, and we'll keep you informed on your complaint's progress. A complaint decision will be provided to you within 30 calendar days. If we are unable to meet this timeframe we will inform you of the reason for the delay.

If your complaint hasn't been resolved after 30 days, or if you're unhappy with our decision, you have a right to an external review.

External review

If your complaint has not been resolved, you have the right to pursue your complaint with the Australian Financial Complaints Authority (AFCA)

AFCA provides fair and independent financial services complaint resolution that is free for customers. AFCA's contact details are:

Telephone: [1800 931 678](tel:1800931678)

Email: info@afca.com.au

Website: www.afca.org.au

In writing:



The Clear Way to Better Cover

W: hutchunderwriting.com.au T: 1300 256 056

Hutch Underwriting Pty Ltd ABN 846 552 56 134, L6, 7-15 Macquarie Place, Sydney, NSW, 2000.

Hutch is an Authorised Representative (number 001296345) of CoverRadar Group Pty Ltd, ABN 146 412 25 809, AFS Licence number 523647, of L6, 7-15 Macquarie Place, Sydney, NSW 2000.

1 May 2026

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Part B

This Part B applies only to the following Hutch policies:

- **Hutch Annual Construction Works:**
 - **Section 2 Legal Liability**
 - **Section 3 Cyber**
- **Hutch Trade Pack:**
 - **Section 1 Public & Products Liability**
 - **Section 3 Tax Audit**
 - **Section 4 Cyber**
 - **Section 7 Registered Mobile Plant Liability**

If you have any concerns and wish to make a complaint in relation to the abovementioned policies, our services or your insurance claim, please speak to your insurance broker first, or let us know and we will attempt to resolve your concerns in accordance with our internal dispute resolution procedure. To let us know about your complaint, please contact the Complaints Officer, Hutch Underwriting, via our contact details:

Email: complaints@hutchunderwriting.com.au

Phone: [1300 256 056](tel:1300256056)

Alternatively, if you wish to make a complaint in relation to the abovementioned policies, please write to the insurer (Sompo Japan Insurance Inc):

The Sompo Complaints Officer
Sompo Japan Insurance Inc. Australia Branch
c/- Littlewoods Services
Level 21, 264 George Street
Sydney NSW 2000

Email: sompo.complaints@lwds.com.au

Phone: +61 2 9274 3056 (9am-5pm AEST)

Once your complaint is received, it will be acknowledged as soon as practicable. A final decision will be provided to you within 30 calendar days of the date on which you first made the complaint, unless certain exceptions apply.

You may refer your complaint to the Australian Financial Complaints Authority (AFCA) - subject to their rules, if your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint, or at any time. AFCA can be contacted as follows:

Telephone: 1800 931 678



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1 May 2026



Email: info@afca.org.au

Post: GPO Box 3 Melbourne VIC 3001

Website: www.afca.org.au

Your complaint must be referred to AFCA within two (2) years of the final decision, unless AFCA considers special circumstances apply. If your complaint is not eligible for consideration by AFCA, you can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to you.



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