



Claims Handling Service Standards

- We are committed to providing a professional, prompt and courteous service from the date you notify your claim.
- We will handle your claim in a fair, transparent and timely manner.
- We will only ask for and take into account relevant information when deciding on your complaint.
- You will have access to information about you that we have relied on in assessing your claim and be provided with an opportunity to correct any mistakes or inaccuracies.
- In special circumstances¹ or where a claim is being or has been investigated, we may decline to release information and reports but will not do so unreasonably. In these circumstances, we will give you reasons and you will have the right to request a review of our decision through our complaints handling procedures. We will provide our reasons in writing upon request.
- If we deny your claim, we will provide:
 1. written reasons for our decision to deny your claim
 2. information about our complaints handling procedures; and
 3. on request, other than in the circumstances referred to in item 5, copies of reports from our services providers which we have relied on in assessing your claim.

Please note that the above standards will not apply if you or another person who may be entitled to benefits under the policy have commenced any proceedings in any court, tribunal or under any dispute handling process (other than FOS) in respect of your claim.

¹ 'Special circumstances' include instances where information is subject to privacy laws, where information is protected by disclosure by law, or where the release of information may be prejudicial to us in relation to your complaint.