

## NOTICE OF CHANGE – AMENDMENT TO YOUR INSURANCE POLICY

This notice supplements and amends the Miramar Business Insurance Policy Wording - MIR BIP 0421 dated 1 April 2021.

This notice forms part of and is to be read together with your policy wording. All other policy terms and conditions remain unaltered.

### THE FOLLOWING AMENDMENTS HAVE BEEN MADE TO YOUR POLICY WORDING AND TAKE EFFECT FOR ALL POLICIES INCEPTING AND RENEWING FROM 1 JULY 2021:

#### 1. Code of Practice

In the Important Information section, on page 3, under the heading 'General Insurance Code of Practice', the entire section is deleted and replaced with:

*The Insurance Council of Australia Limited has developed the General Insurance Code of Practice ('the Code'), which is a voluntary self-regulatory code. The Code aims to raise the standards of practice and service in the insurance industry.*

*Lloyd's has adopted the Code on terms agreed with the Insurance Council of Australia. For further information on the Code please visit [www.codeofpractice.com.au](http://www.codeofpractice.com.au)*

*The Code Governance Committee ('CGC') is an independent body that monitors and enforces insurers' compliance with the Code. For more information on the CGC go to [www.insurancecode.org.au](http://www.insurancecode.org.au)*

#### 2. Complaints and Dispute Resolution Process

In the Important Information section, on pages 5-6, under the heading 'Dispute resolution process', the entire section including the heading is deleted and replaced with:

##### **COMPLAINTS AND DISPUTE RESOLUTION PROCESS**

*If you have any concerns or wish to make a complaint in relation to this policy, our services or your claim, please let us know and we will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedure. Please contact Miramar in the first instance:*

*Miramar Underwriting Agency*

**Postal Address:** PO Box A2016, Sydney South NSW 1235

**Phone:** +61 2 9307 6653

**Email:** [servicefeedback@steadfastagencies.com.au](mailto:servicefeedback@steadfastagencies.com.au)

*We will acknowledge receipt of your complaint and do our utmost to resolve the complaint to your satisfaction within ten (10) business days.*

*If we cannot resolve your complaint to your satisfaction, we will escalate your matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's contact details are:*

*Lloyd's Australia Limited*

**Email:** [ldraustralia@lloyds.com](mailto:ldraustralia@lloyds.com)

**Phone:** +61 2 8298 0783

**Postal Address:** Suite 1603 Level 16, 1 Macquarie Place, Sydney NSW 2000

*A final decision will be provided to you within thirty (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'), if your complaint is not resolved to your satisfaction within thirty (30) calendar days of the date on which you first made the complaint or at any time. AFCA can be contacted as follows:

**Phone:** 1800 931 678

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Postal Address:** GPO Box 3, Melbourne VIC 3001

**Website:** [www.afca.org.au](http://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 may be referred to the Financial Ombudsman Service (UK) or you can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to you.

**THE FOLLOWING AMENDMENTS HAVE BEEN MADE TO YOUR POLICY WORDING AND TAKE EFFECT FOR ALL POLICIES INCEPTING AND RENEWING FROM 1 JANUARY 2022:**

**1. General Insurance Code of Practice**

In the Important Information section, on page 3, under the heading 'General Insurance Code of Practice', the entire section is deleted and replaced with:

*The Insurance Council of Australia Limited has developed the General Insurance Code of Practice ('the Code'), which is a voluntary self-regulatory code. The Code aims to raise the standards of practice and service in the insurance industry.*

*The Insurer(s) have adopted the Code on terms agreed with the Insurance Council of Australia. For further information on the Code please visit [www.codeofpractice.com.au](http://www.codeofpractice.com.au)*

*The Code Governance Committee ('CGC') is an independent body that monitors and enforces insurers' compliance with the Code. For more information on the CGC go to [www.insurancecode.org.au](http://www.insurancecode.org.au)*

Other than set out in this Notice of Change – Amendment to Your Insurance Policy, all other terms, conditions, exclusions and limits contained in Your Policy remain unaltered.

Notice of Change prepared on 21 December 2021

The contract of insurance is arranged by Miramar Underwriting Agency Pty Ltd (ABN 97 111 534 797, AFSL 314176) ('Miramar') acting under a binding authority as agent for the Insurer(s). The policy is underwritten by certain underwriters at Lloyd's (the 'Underwriters'). The Public and Products Liability section of the policy is underwritten by the Underwriters and HDI Global Specialty SE - Australia (ABN 58 129 395 544, AFSL 458776) ('HDI Global Specialty'). Both the Underwriters and HDI Global Specialty are collectively referred to as the 'Insurer(s)' in the policy.