

Steadfast Claims Solutions Pty Ltd

Claimant Information Fact Sheet

This Claimant information factsheet has been created to provide clear guidance to Steadfast Claims Solution's (SCS) customers on response timeframes and updates on the progress of a new or existing claim.

SCS is a subscribed member to the 2021 General Insurance Code of Practice ("The Code") which can be found here. This information can also be located on our website – www.steadfastclaims.com.au

SCS is committed to providing a superior customer service to its customers at all times. Listed below are examples of what you should expect from SCS and what is required from you to ensure a smooth claims process.

What to expect from SCS in the claims handling and settling process

SCS is committed to "The Code" to ensure its customers are treated fairly and with transparency. If you request information or documents from SCS used in assessing your claim, SCS will provide this information to you within 10 business days.

Any reasonable request for access to information or documents should not be declined unless there are exceptional circumstances or privacy issues. If you are not satisfied with its decision, SCS will advise you in writing of its decision and the complaints process to follow.

SCS's complaints process can be found on our website – www.steadfastclaims.com.au.

What SCS expects from you

SCS requires complete transparency from its customers relating to all material facts that may be relevant to your claim. This includes

but is not limited to providing access to any advice, reports, or other materials to assist in assessing the claim. When SCS makes a request, they will advise you why it is required.

How long for a decision on a claim to be made

SCS aims to make claims decisions in a timely manner. SCS complies with the General Insurance Code of Practice ("The Code") and it aims to keep its customers updated ahead of regulated timeframes. Below is an example of The Code and SCS's response times.

*note these times may vary if severe weather events are experienced such as a catastrophe being announced by the Insurance Council of Australia (ICA).

Why SCS needs certain information from you

SCS may ask you for information and documentation to determine if a claim is covered under your policy. This information may extend to other claims you have made with SCS or a previous insurer. When SCS makes a request, they will provide you with advice on why it is required.

Progress of your claim and information about its progress

SCS's aim is to exceed industry Code of Practice standards, the timeframes (on page 2) are monitored key performance indicators (KPI's) for SCS. Unless exceptional circumstance arise, SCS intend to abide by these timeframes.

Activity	SCS Timeframe	Code
Register a claim	1 business day	N/A
Process a fast-track claim	1 business day	N/A
Payment requisition	1 business day	N/A
Payment requisition authorisation	1 business day	N/A
Respond to correspondence	3 business days	10 business days
Written acknowledgement of new claim to be provided to source of notification (Intermediary or direct to customer)	1 business day	N/A
Where further information, assessment or investigation is required: Notify customer detailed information required Provide an initial estimate of time required to make decision	4 business days	10 business days
Our request for additional information and/or documentation	3 business days	10 business days
Decide to accept or reject claim once investigation completed and we have all necessary information	3 business days	10 business days NB: Unless exceptional circumstances, a claim decision must be made within 4 months of the claim being lodged. Where exceptional circumstances exist (e.g., large volume of claim following a declared catastrophe), decision must be made within 12 months.

If your claim has been rejected, we give you an opportunity to respond and provide additional information

If SCS rejects your claim partially or completely, you have an opportunity to provide further information that may alter the final decision.

If SCS declines your claim partially or completely, the decision will be in writing, explaining how the decision was reached and what information was relied upon to make the decision.

You have the right to request copies of relevant documents such as assessor or expert reports that were relied upon when making this decision.

SCS's complaints process can be found on our website – www.steadfastclaims.com.au.

You have a right to make a complaint and access internal and external dispute resolution arrangements

If you are unhappy with how your claim was dealt with by SCS or one of its representatives, you have the right to a review of the claim to address your concerns.

The SCS team has an impartial and robust Internal Dispute Resolution (IDR) process who manage your claim concerns, including the level of service received or a complaint relating to the value of your claim.

If you are not satisfied with our final response, we recommend you lodge a complaint with the Australian Financial Complaints Authority (AFCA) whose details are below:

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

In writing to: Australian Financial
Complaints Authority
GPO Box 3
Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.