

Code of Practice

The General Insurance Code of Practice (the Code) sets the standards of customer service that you can expect from us. The Code sets standards for buying insurance, insurance claims, responding to catastrophes and disasters, information and education, complaint handling and Code monitoring and enforcement. The Code is the general insurance industry's promise to be open, fair and honest in the way it deals with customers. The Code is designed to raise customer service standards and to protect your rights as a policyholder.

As an insurance underwriting agency providing general insurance to you across our range of insurance products, we are committed to the Code. This includes implementing and monitoring procedures to ensure that the Code is carried out by our staff and our service providers. In this way, we ensure that we are providing the highest level of service to you.

MHIA takes this commitment seriously and we welcome feedback on how we can improve our customer relationships. As a customer, you gain peace of mind from knowing that MHIA is accountable to both Lloyd's underwriters' and to the Australian Financial Complaints Authority (AFCA) on our performance against Code standards. If you believe that we have breached the Code in any way, we urge that you contact our office. MHIA is obliged to report significant breaches to Lloyd's Australia Limited, who in turn is responsible for reporting such breaches to AFCA.

If you would like to know more about the Code, you can contact AFCA on 1800 931 678 or you can visit the website: <https://codeofpractice.com.au> from where you can download, print or read the Code and/or the summary brochure. Alternatively, you can phone us and we will send you a copy.