

What to do if you have a complaint

About Lloyd's

Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent.

In Australia, Lloyd's is proud to be a member of the Insurance Council of Australia. Lloyd's has adopted the General Insurance Code of Practice, subject to certain specific qualifications. Your Lloyd's intermediary ("the coverholder") or claim administrator must also meet the requirements of the Code. You can obtain a copy of the Code at www.codeofpractice.com.au.

Lloyd's aims to provide the highest level of service to our Australian policyholders and have developed procedures, applicable to the entire Lloyd's market, for the honest, fair and timely handling of complaints.

Dispute Resolution Process

If you wish to make a complaint, please contact either the Lloyd's coverholder or the administrator handling your claim ("Lloyd's market participant") in the first instance.

They will attempt to resolve your complaint in accordance with their Internal Dispute Resolution ("IDR") procedure, which complies with Code and ASIC guidelines.

The Lloyd's market participant will acknowledge they have received your complaint and aim to resolve the complaint to your satisfaction.

The Lloyd's market participant will provide you with a complaint decision within 30 calendar days. If they are unable to meet this timeframe they will inform you of the reason for the delay.

External review

You may refer your complaint to AFCA at any time. If your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint, AFCA may review it, subject to its Rules.

AFCA's contact details are:

Telephone 1800 931 678

Email info@afca.org.au

Post Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Your complaint must be referred to AFCA within 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 seek independent legal advice.

How much will this procedure cost you?

This service is free of charge.

Effective: 1 May 2026