

### WHAT TO DO IF YOU HAVE A COMPLAINT?

We aim to provide you with the highest quality service and support. But if you have any concerns or wish to make a complaint in relation to your policy, our services or your insurance claim, please let us know and we will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedure outlined below.

#### STEP 1

Please contact Delta Underwriting Private Limited in the first instance:

##### Managing Director, Delta Underwriting Private Limited

Email: [complaints@deltaunderwriting.com](mailto:complaints@deltaunderwriting.com)

Telephone: +65 9114 6916

51 Bras Basah Road, Lazada One, #06-01, Singapore 189554 (Alternatively, you can contact your policy administrator)

If you make a complaint to us, we will:

- let you know that we have received your complaint within five business days;
- make sure your complaint is fully investigated as soon as possible;
- give you the name and contact details of the person handling your complaint;
- we will ensure that we have all the necessary information to determine the complaint, however, we will contact you for any additional information within five business days from the date of receiving the complaint;
- where further information, assessment or investigation is required, we will agree to reasonable alternative timeframes with you; and
- you will also be kept informed of the progress of your complaint within 14 calendar days from the date of the last communication.

#### STEP 2

In the unlikely event that your complaint is not resolved or you are not satisfied with the way your complaint has been dealt with, you should contact Lloyd's Asia for reviewing the matter.

##### Lloyd's of London (Asia) Pte Ltd

Email: [LloydsAsiaCompliance@lloyds.com](mailto:LloydsAsiaCompliance@lloyds.com)

Telephone: +65 6499 9334

138 Market Street #05-01 CapitaGreen Singapore 048946

#### STEP 3

If your dispute is not resolved in a manner satisfactory to you, we will confirm in writing that you have reached the end of our Internal Dispute Resolution process. You may then refer your complaint to The Financial Industry Disputes Resolution Centre Ltd (FIDReC).

This is a free, independent dispute resolution scheme. See [www.fidrec.com.sg](http://www.fidrec.com.sg) or call (65) 6327 8878 for information on how to make a complaint.

#### THE INFORMATION WE NEED:

When you lodge your dispute with us, we will usually require the following information:

- name, address and telephone number of the policyholder;
- the type of insurance policy involved;
- details of the policy concerned (policy and/or claim reference numbers, etc);
- name and address of the insurance intermediary through whom the policy was obtained;
- details of the reasons for lodging the dispute;
- copies of any supporting documentation you believe may assist us in addressing your dispute appropriately.