

HANDLING COMPLAINTS

OUR COMMITMENT TO YOU

MI-BIKE Motorcycle Insurance, a business name of Yamaha Motor Insurance Australia Pty Ltd, ABN 48 603 882 980 and Australian Financial Services Licence number 497198 ("MI-BIKE", "YMIA", "We", "Us" and "Our") treats complaints seriously and believes you have the right to a fair, efficient and courteous service at all times. If you are dissatisfied with any of Our products, services, Our complaints handling or Our staff and you wish to make a complaint, please contact us and we will endeavour to resolve your complaint as quickly as possible.

WHAT IS A COMPLAINT

A complaint is an expression of dissatisfaction made to or about us, related to our services, staff, or the handling of a complaint, where a response or resolution is explicitly or implicitly expected, or legally required.

VULNERABILITY SUPPORT AND FINANCIAL HARDSHIP

Financial Hardship involves an inability of a customer to pay a debt, rather than an unwillingness to do so. Financial Hardship can arise from a variety of situations and can be of either limited duration or long term.

If we are informed that you are experiencing Financial Hardship, we are required to supply you with an application form for Financial Hardship assistance and contact details for the National Counselling hotline 1800 007 007.

We will review any applications for Vulnerability and/or Financial Hardship in accordance with Part 9 (Supporting Customers Experiencing Vulnerability) and Part 10 (Financial Hardship) of the General Insurance Code of Practice and any applicable guidelines.

This complaints brochure provides you with an overview of the steps you can take to resolve any complaint that you may make about MI-BIKE. It has been developed in accordance with the General Insurance Code of Practice and the relevant Australian Securities and Investments Commission ("ASIC") regulatory material.

STEP 1: CONTACT MI-BIKE – INTERNAL DISPUTE RESOLUTION PROCESS

If you have any concerns or complaints about Our service, your policy or how your claim has been handled, you may in the first instance contact Mi-BIKE by either email, telephone or mail:

- Telephone: 1300 780 446
- Mail: Locked Bag 79, Wetherill Park NSW, 2164
- Email: complaints@mi-bike.com.au

MI-BIKE acts as Agent for HDI Global Specialty SE Australia (ABN 58 129 395 544 and Australian Financial Services Licence number 458776) ("HDI Global Specialty") and aims to resolve complaints at the time of initial contact.

MI-BIKE Motorcycle Insurance, a business name of Yamaha Motor Insurance Australia Pty. Ltd. (Yamaha Motor Insurance) ABN 48 603 882 980 and Australian Financial Service Licence number 497 198 of 489-493 Victoria Street Wetherill Park NSW 2164 ("YMI") has been given a binding authority by the Insurer which allows YMI to enter into a General Insurance Policy, to administer it and to handle and settle claims made under it within the terms of the binding authority. In doing so YMI acts for the Insurer not You. YMI's Australian Financial Services Licence ("AFSL") authorises it to provide these services and YMI is providing these services under its own AFSL.

If this is not possible, We commit to responding to your complaint within thirty (30) calendar days of first being notified of the complaint.

To allow MI-BIKE to consider your complaint, the following information needs to be provided (where available):

- an explanation of the situation that led to the complaint;
- any new information not currently in MI-BIKES's possession that may have a bearing on our understanding of the complaint; and
- a statement of any action that you would like MI-BIKE to take to resolve the complaint.

MI-BIKE acknowledges receipt of your complaint by either telephone, email, social media channels or letter within one (1) business day of receipt and will advise the contact details of the employee assigned to your complaint.

Upon final consideration of your complaint, We will respond to your complaint in writing within thirty (30) calendar days of first being notified of the complaint, provided we have all necessary information and have completed any necessary enquiries and/or investigations.

We will keep you informed of the progress no less than every ten (10) business days unless it is resolved earlier or you agree to a different timeframe.

If we cannot respond to your complaint within thirty (30) calendar days of first being notified of your complaint, We will provide you an Internal Dispute Resolution Delay notification outlining the reasons for the delay and your right to complain to the Australian Financial Complaints Authority ("AFCA") if you are dissatisfied.

STEP 2: EXTERNAL DISPUTE RESOLUTION SCHEME

If our response following the internal dispute resolution process does not resolve your complaint to your satisfaction, or if we have not resolved your complaint within thirty (30) calendar days of the date we first received your complaint, you can seek an external review via AFCA.

AFCA is an independent national scheme for consumers, aimed at resolving disputes between the insured and their insurance intermediary/insurer. AFCA can advise you if your dispute falls within their respective Rules.

AFCA's contact details are:

- Website: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678 (free call)
- Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

MI-BIKE and HDI Global Specialty are bound by the independent review and determination of AFCA.

There may be occasions when We determine that a complaint should be referred to AFCA for resolution. If this is the case your consent will be obtained before any referral is made to AFCA.

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WHAT IS THE PROCESS?

If you choose to lodge your dispute with AFCA, AFCA will contact Us and ask for a response from both parties. Response times requested by AFCA vary depending on the situation.

If AFCA advises you that their Rules do not extend to you or your dispute, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

INTERPRETERS

If English is a second language, or you need assistance with interpreting you can access an interpreter by calling the Translating and Interpreting Services ("TIS") on 13 14 50. You may have to pay for the cost of a local call for these services. The TIS is available twenty-four (24) hours a day, seven (7) days a week and can interpret more than 170 languages

SPEECH OR HEARING IMPAIRED

If you have a speech or hearing impairment, we recommend that you contact the National Relay Service, which can help you communicate in a number of ways.

Their website is www.relayservices.gov.au and you can also contact them on 1800 555 660 or (TTY) 133 677 (SRS) 1300 555 727.

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