

## Complaints Handling Procedure

“We” or “our” or “us” or “our Company” for the purpose of this Complaints Handling Procedure (“**Procedure**”) means Hawkes Bay Underwriting Limited (Licence No. FA2078), being an insurance agency licensed and regulated by the Hong Kong Insurance Authority (“**IA**”).

### 1. Overview

We are committed to providing a high-quality insurance services to all our clients. If something goes wrong, we need you to tell us about it. This will help us improve our services.

We will ensure that complaints are handled and resolved promptly, fairly and properly and in accordance with regulatory requirements.

Unless we are bound by more stringent requirements for handling complaints under specific circumstances, we are obligated to follow the procedures as listed in the following paragraphs.

### 2. Recognising a Complaint

It is our Company’s policy to treat any written or oral expression of dissatisfaction from, or on behalf of, a person about a service which has been provided, offered, or withheld and which:

- (i) alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; or
- (ii) relates to an activity of our Company, or of any other firm that has some connection with our Company in marketing or providing our services.

### 3. How to Lodge a Complaint

If you have a complaint, please let us know about it either by telephone at (+852) 3563-7315 or by email to [elsa.wong@hawkesbayunderwriting.com](mailto:elsa.wong@hawkesbayunderwriting.com) or by letter addressed and posted to “Hawkes Bay Underwriting Limited, Room 2431 – 2435, 24/F, Sun Hung Kai Centre, 30 Harbour Road, Wan Chai, Hong Kong (Attn: Compliance Officer)”. We advise you to put your complaint in writing (by email or letter) so as to avoid misunderstanding.

To enable us to handle your complaint effectively, please include in your complaint the following details (where appropriate) :-

- (i) the name of the person being complained against;
- (ii) your name and contact details, including address and telephone number; and
- (iii) full details of your complaint and copies of relevant supporting documents.

#### **4. Our Complaints Handling Procedures**

After receipt of your complaint, we will respond in accordance with the following procedures :-

- (i) We will record and open a file for your complaint.
- (ii) We will send you a letter acknowledging your complaint within 5 working days of our receipt of your complaint. If we need more details from you, we will let you know in the said letter.
- (iii) An independent handling staff ("**Complaint Handler**") will be assigned to manage and handle your complaint until it is resolved. The Complaint Handler will be a staff who is not directly involved in the issue or event giving rise to the complaint. He/she will be supervised by our Compliance Officer. We will let you know the name of the Complaint Handler in our letter of acknowledgment.
- (iv) We will try to resolve your complaint within 20 working days following its receipt.
- (v) If the complaint cannot be resolved in 20 working days, the Complaint Handler will respond to you in writing to give you an indication of when you can expect a final response. We aim to resolve all complaints at the earliest possible opportunity.
- (vi) The Complaint Handler will conduct investigation into your complaint. This may involve reviewing all relevant documentation and materials, and speaking to our personnel involved in the matter and you and/or any other witness, if appropriate.
- (vii) The final response will address the subject matter raised in your complaint and propose the appropriate course of action. Where the complaint requires any remedial action or redress to be made to you, then this will be actioned promptly.
- (viii) We will close the complaint when we receive your acceptance in writing, or when such acceptance or response is not received from you, within 40 working days of our final response.
- (ix) If you are not satisfied with our final response, you can write to us again and we will arrange within 10 working days for a Director of our Company to review your complaint. The Director will issue to you a written decision of his /her review.
- (x) If we are still unable to resolve your complaint to your satisfaction, you may refer the complaint to the IA by using the IA's prescribed form at [https://www.ia.org.hk/en/infocenter/forms/complaint\\_form.html](https://www.ia.org.hk/en/infocenter/forms/complaint_form.html) or other relevant regulatory authorities as appropriate.

#### **5. Non-Insurance Related Complaints**

The above complaints handling procedures only apply to complaints relating to or arising out of the provision of our insurance products and services, including regulated activities carried on by us or our licensed technical representatives.

For complaints which do not relate to our insurance products or services, we will advise you in writing within 5 working days of receipt of complaint and, where possible, provide details of the appropriate company or organization for which the complaint should be referred or redirected to.

## **6. Maintenance and Records of Complaints**

We will maintain all copies of your complaints and relevant documents in accordance with our Document Creation, and Retention and Disposal Policy.

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<b>Version</b>	<b>Date</b>	<b>Reviewer</b>	<b>Updated information</b>	<b>Next review</b>
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