

## Terms of Business Agreement

Please read this document carefully. It sets out the terms upon which Real insurance (“we”, “us”, “our”, “RealBike” or “Velosure”) agrees to provide insurance services to you and contains details of our regulatory and statutory responsibilities. Please contact us immediately if there is anything in these Terms of Business that you do not understand.

This insurance is issued by The Hollard Insurance Company Pty Ltd AFSL No. 241 436. This insurance is distributed and promoted by Velosure Pty Ltd (AR No. 410026). Velosure is an Authorised Representative of Hollard and is the administrator of the policy.

Hollard is a proud signatory of the General Insurance Code of Practice (Code). The Code outlines the standards that insurers need to deliver. It lets you know what you should expect from your insurance company. Hollard, RealBike and Velosure operate in accordance with the Code requirements. The full General Insurance Code of Practice can be viewed online at <http://codeofpractice.com.au>

## How we resolve your complaints

We welcome every opportunity to resolve any concerns you may have with our products or service. In the first instance, contact one of our customer service officers. If you are not satisfied with the response received you can request that a manager address your concern. If your concern is still not resolved to your satisfaction please write to our Internal Dispute Resolution Committee at: Locked Bag 2010, St Leonards NSW 1590.

Your concern will be investigated by an officer with full authority to deal with the complaint and we will inform you of the outcome within 45 days of receiving your letter. If your concern remains unresolved to your satisfaction you may refer the matter to the Financial Ombudsman Service (FOS) or Australia Financial Complaints Authority (AFCA) subject to their terms of reference, which acts as our external dispute resolution provider as per the dates below. FOS & AFCA are independent bodies and their services are free to you.

- With the Financial Services Ombudsman Service Australia if lodged before 1 November 2018:  
Online: [www.fos.org.au](http://www.fos.org.au)  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Phone: 1800 367 287  
Post: Financial Ombudsman Service Limited GPO Box 3 Melbourne VIC 3001; or
- With the Australian Financial Complaints Authority if lodged on or after 1 November 2018:  
Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678  
Post: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001