



GENERAL INSURANCE CODE OF PRACTICE

In accordance with the authorities delegated to Element Specialty Underwriting and its related entities, where we act on behalf of an insurer, we are bound by the General Insurance Code of Practice.

The Code sets out the minimum standards for practice and service in the insurance industry, ensuring fair, transparent, and ethical dealings with customers.

The Code aims to:

- Promote better, more informed relationships between insurers and their customers.
- Enhance consumer confidence in the general insurance industry.
- Provide clear mechanisms for resolving complaints and disputes fairly.
- Commit insurers and their representatives to higher standards of service and professionalism.

The Code includes standards covering:

- Buying insurance – Ensuring clear, ethical sales practices.
- Claims handling – Processing claims efficiently and fairly.
- Catastrophe & disaster response – Supporting customers in large-scale events.
- Complaints handling – Providing accessible dispute resolution.

For more information, visit www.codeofpractice.com.au