Keystone Underwriting Pty Ltd
Complaints and Disputes Policy 2026

If you have any concerns or wish to make a complaint in relation to this 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. Please contact Keystone Underwriting Australia Pty Ltd in the first instance:

The Complaints Officer
Keystone Underwriting Australia Pty Ltd
104/266-268 Bay Road
Cheltenham, VIC 3192
Phone: 1300 946 530
Email: complaints@ksua.com.au

We will attempt to resolve your complaint in accordance with our Internal Dispute Resolution (IDR) procedure, which complies with Code and ASIC guidelines. Keystone Underwriting will acknowledge we have received your complaint and aim to resolve the complaint to your satisfaction. We will provide you with a complaint decision within 30 calendar days. If we are unable to meet this timeframe we will inform you of the reason for the delay.

You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint or at any time. AFCA can be contacted as follows:

Telephone:	1800 931 678
Email:	info@afca.org.au
Post:	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001
Website:	www.afca.org.au

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If your complaint is not eligible for consideration by AFCA, you may be referred to the Financial Ombudsman Service (UK) or you can seek independent legal advice.