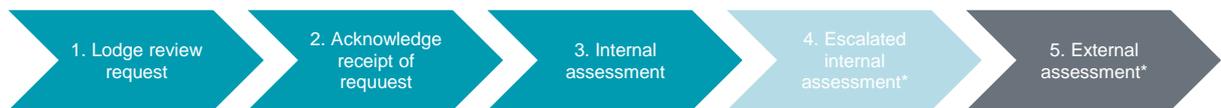


Our commitment to you

Hotel Employers Mutual (HEM) is the specialised insurer for the Hotel industry and it is our objective to provide our insured employers with industry ‘best practice’ service. This requires us to be responsive to the needs and concerns of all our customers including our Insured employers. We know things don’t always go the way they should, so we value complaints as they assist us to improve the services we deliver. In terms of workers compensation premiums, we have therefore developed the following *Employer Premium Review Process* which is fair, efficient and accessible to all our insured employers.

Employer premium review process

Insured employers may request a review of the workers compensation premiums being charged within one (1) month of receiving their final renewal premium. When this request is received the matter will be referred to *HEM’s Employer Premium Review Process* as detailed below. This review process is available free of charge.



* if dispute remains unresolved and employer elects to escalate

| Who > | Insured employer | Policy Services Manager | Policy Services Manager | CEO / Board | SIRA |
|--------|---|-------------------------|-------------------------|----------------|--|
| When > | within 1 month of receiving final renewal premium | within 5 days | within 10 days | within 30 days | within 28 days of receiving final determination from HEM |

1. Lodging a request

If you would like to lodge a request for a review of your premium you can contact us by one of the following methods:

- ☎: 02 8251 9069
- 📮: GPO Box 4143, SYDNEY NSW 2001
- ✉: info@hotelemployersmutual.com.au
- 💻: hotelemployersmutual.com.au using the online form

Written requests should be addressed to the Policy Services Manager detailing the reasons why you believe the premium should be reviewed and recalculated.

2. Receipt of request acknowledgement

We will acknowledge receipt by phone or email of your appeal **within five (5) business days** of receipt. The reference number for the review will be your policy number.

3. HEM's Internal Assessment

- a. Your review will be initially referred to the Policy Services Manager who will check the calculation and communicate the outcome to you **within ten (10) business days of receipt**.
- b. If we require **additional information or an extension of time** the Policy Services Manager will communicate this within five (5) business days of receipt of your appeal.
- c. Our response will provide a detailed explanation of the basis for our decision and the reasons for arriving at the determination.

4. HEM's Escalated Internal Assessment

- a. If you **remain dissatisfied** with our review, the matter will be escalated to the Chief Executive Officer (CEO), Hospitality who will discuss your concerns with the Policy Services Manager and communicate the outcome within thirty (30) business days of receipt.
- b. The matter can be subsequently escalated to the Hospitality Board, as required.

5. External Review Process

- a. If you remain dissatisfied at the end of the internal review process, you may take the matter to the **State Insurance Regulatory Authority (SIRA)** for further review.
- b. You must seek this review to SIRA **within 28 days** of receiving our final determination. You can contact them on 13 10 50 and they will walk you through the process and answer any questions that you may have.
- c. SIRA will investigate any complaint or request for review to determine if a premium that has been applied is not compliant with the premium filing that we have submitted as a licensed insurer.
- d. We must provide SIRA with any information that they request in relation to the investigation of the complaint / review.

Any information collected as part of this process will be treated in accordance with our Privacy Policy, a copy of which is available on our website www.hotelemployersmutual.com

More information on workers compensation disputes and complaints can be found on the SIRA website at <https://www.sira.nsw.gov.au/disputes-and-complaints/workers-compensation-disputes>

Note: This process is consistent with Australian/New Zealand Standard AS/NZS 10002:2014 Guidelines for complaint management in organisations.