

Suncorp's Model Litigant and Dispute Resolution Principles & Guidelines

These principles and guidelines apply to Suncorp, its employees and its legal representatives in the contemplation and conduct of litigation¹ involving individual retail and small business customers where a Group entity is a named party. These principles and guidelines do not apply to class actions or other litigation in which litigation funders are involved.

Suncorp is committed to doing the right thing by our customers. We work to deliver the right outcomes to protect what matters and build futures for our whole customer group.

Principles

Always a Customer	While there may be a difference of perspective, dispute or even legal proceedings we will always treat you as our Customer
Your Perspective	We will listen to how a Customer sees a matter and seek to understand it from their perspective
Professional, Respectful & Honest	We acknowledge there may be times that parties may not agree on everything however we will remain respectful of other views and always engage in this manner. We will always act objectively with honesty and professionalism

Guidelines

Avoid unnecessary delay	Deal with claims promptly and not cause unnecessary delay in the handling of claims and litigation
Early assessment	Endeavour to make early assessment of the prospects of success in legal proceedings and potential liability in claims
Pay legitimate claims	Pay legitimate claims without litigation, considering partial settlements for undisputed aspects of a claim
Consistency	Although every customer and circumstance are different, work for consistency in the handling of claims and litigation
Consider alternative dispute resolution	Only initiate legal proceedings where there is no reasonable alternative, ensuring consideration is given to alternative dispute resolution before proceedings are commenced
Minimise costs & contested issues	If litigation cannot be avoided, run the litigation efficiently from a cost perspective including by: <ol style="list-style-type: none"> 1. admitting matters Suncorp reasonably knows to be true 2. monitoring the progress of the litigation and continue to consider settlement or resolving the matter as it progresses.
Act fairly towards all customers	Act fairly towards all customers including customers who are disadvantaged or experiencing vulnerability, unrepresented litigants and those who lack the resources to litigate a legitimate claim, including by: <ol style="list-style-type: none"> 1. reviewing support options for customers who are disadvantaged or experiencing vulnerability 2. referring the customer to appropriate support services 3. disclosing internal and external avenues and mechanisms available to customers to escalate or seek a review of decisions
Apologise	Apologise where Suncorp or its lawyers have clearly acted wrongfully or improperly
Appeals	Only undertake or pursue an appeal where there are reasonable prospects of success
External dispute resolution	These principles also apply to claims before external dispute resolution schemes, including AFCA, recognising the difference in rules and approach. We aim to work collaboratively with dispute resolution bodies in working towards resolution of matters

¹ Litigation includes all Australian Federal and State Courts as well as Statutory Tribunals.