

## Limits applying to complaints submitted to AFCA before 1 January 2021

	Row	Type of claim	Compen- sation amount limit per claim	Monetary restriction on AFCA's jurisdiction			
Claim for direct financial loss	1	<p><b>Income Stream Insurance</b> Claim on a Life Insurance Policy or a General Insurance Policy dealing with income stream risk or advice about such a contract. If the claim is in excess of this monthly limit, the monthly limit will apply unless:</p> <ul style="list-style-type: none"> <li>the total amount payable under the policy can be calculated with certainty by reference to the expiry date of the policy and/or age of the insured; and</li> <li>that total amount is less than the amount specified in row 6.</li> </ul> <p>If this is the case, then the limit will be the amount in row 6.</p>	\$13,400 per month	Amount claimed by Complainant must not exceed \$1 million			
	2	<p><b>General Insurance Broking</b> Claim against a General Insurance Broker except where the claim solely concerns its conduct in relation to a Life Insurance Policy (in which case row 1 or 6 applies, as the case may be).</p>	\$250,000	Amount claimed by Complainant must not exceed \$1 million			
	3	<p><b>Uninsured Motor Vehicle</b> Claim under another person's Motor Vehicle Insurance Product for property damage to an Uninsured Motor Vehicle caused by a driver of the insured motor vehicle – see B.2.1 f)(i)</p>	\$15,000	Amount claimed by Complainant must not exceed \$1 million			
	4	Credit Facility	Claim arising from a credit facility provided to a Small Business or Primary Producer – see C.1.2e and C.1.3b	by a borrower	of a Small Business loan	\$1 million	Credit facility must not exceed \$5 million
					of a Primary Producer loan	\$2 million	
				by a guarantor to set aside a guarantee supported by security over	the guarantor's principal place of residence	unlimited	Credit facility must not exceed \$5 million
					other security	for a Small Business loan	
		for a Primary Producer loan	\$2 million	Credit facility must not exceed \$5 million			
	5	Credit Facility	Claim arising from a credit facility that was provided to someone other than a Small Business or Primary Producer		by a borrower		\$500,000
				by a guarantor to set aside a guarantee supported by security over	the guarantor's principal place of residence – see C.1.2e	unlimited	unlimited
other security					\$500,000	Amount claimed by Complainant must not exceed \$1 million	
6		<p><b>All other claims (excluding Superannuation Complaints)</b> In any other circumstance by any Complainant (whether or not a Small Business or Primary Producer)</p>	\$500,000	Amount claimed by Complainant must not exceed \$1 million			
7		Claim for indirect financial loss	\$5,000	not applicable			
8		Claim for non-financial loss	\$5,000	not applicable			

## Limits applying to complaints submitted to AFCA on or after 1 January 2021

Row	Type of claim	Compensation amount limit per claim	Monetary restriction on AFCA's jurisdiction				
1	<b>Income Stream Insurance</b> Claim on a Life Insurance Policy or a General Insurance Policy dealing with income stream risk or advice about such a contract. If the claim is in excess of this monthly limit, the monthly limit will apply unless: <ul style="list-style-type: none"> <li>the total amount payable under the policy can be calculated with certainty by reference to the expiry date of the policy and/or age of the insured; and</li> <li>that total amount is less than the amount specified in row 6.</li> </ul> If this is the case, then the limit will be the amount in row 6.	\$14,500 per month	Amount claimed by Complainant must not exceed \$1,085,000				
	<b>General Insurance Broking</b> Claim against a General Insurance Broker except where the claim solely concerns its conduct in relation to a Life Insurance Policy (in which case row 1 or 6 applies, as the case may be).	\$271,500	Amount claimed by Complainant must not exceed \$1,085,000				
	<b>Uninsured Motor Vehicle</b> Claim under another person's Motor Vehicle Insurance Product for property damage to an Uninsured Motor Vehicle caused by a driver of the insured motor vehicle – <a href="#">see B.2.1 f(i)</a>	\$16,300	Amount claimed by Complainant must not exceed \$1,085,000				
Claim for direct financial loss	Credit Facility	Claim arising from a credit facility provided to a Small Business or Primary Producer – <a href="#">see C.1.2e</a> and <a href="#">C.1.3b</a>	by a borrower	of a Small Business loan	\$1,085,000	Credit facility must not exceed \$5,425,000	
				of a Primary Producer loan	\$2,170,000		
			by a guarantor to set aside a guarantee supported by security over	the guarantor's principal place of residence		unlimited	Credit facility must not exceed \$5,425,000
				other security	for a Small Business loan	\$1,085,000	Credit facility must not exceed \$5,425,000
		for a Primary Producer loan	\$2,170,000				
		5	Claim arising from a credit facility that was provided to someone other than a Small Business or Primary Producer	by a borrower		\$542,500	Amount claimed by Complainant must not exceed \$1,085,000
by a guarantor to set aside a guarantee supported by security over	the guarantor's principal place of residence – <a href="#">see C.1.2e</a>			unlimited	unlimited		
	other security			\$542,500	Amount claimed by Complainant must not exceed \$1,085,000		
6	<b>All other claims (excluding Superannuation Complaints)</b> In any other circumstance by any Complainant (whether or not a Small Business or Primary Producer)	\$542,500	Amount claimed by Complainant must not exceed \$1,085,000				
7	Claim for indirect financial loss	\$5,400	not applicable				
8	Claim for non-financial loss	\$5,400	not applicable				