

If you have a complaint

We always strive to provide our customers with the best possible service. If you do have a complaint, we will do our best to resolve it for you quickly and fairly.

Step 1. Contact us

We ask that you contact one of our trained Consultants on:

Telephone: 1300 650 255 for Policy enquiries

Telephone: 1300 369 989 for Claims enquiries

Step 2. We'll escalate your complaint

If the Consultant is unable to resolve the matter they will refer it to their Team Leader or Manager.

The Team Leader or Manager will acknowledge your complaint within two business days and try to resolve your complaint within 15 business days. However, if we consider that further information, assessment, or investigation of the complaint is required, we will agree to reasonable alternative timeframes with you.

Next steps

If you are still not satisfied with the outcome, you may refer the dispute to our Internal Dispute Resolution Officer, who will review the matter.

The contact details are:

Internal Dispute Resolution Officer, General Insurance

GPO Box 4451

Sydney NSW 2001

Telephone: 1300 369 989

Facsimile: (02) 8254 6979

You will be provided with a response to your dispute within 15 business days. In cases where further information, assessment, or investigation is required we will agree to reasonable alternative timeframes.

Further assistance

If you are not satisfied with the decision made or we cannot otherwise reach an agreement, you can refer your matter to the Australian Financial Complaints Authority (AFCA) who provide a free independent dispute resolution service for consumers who have a general insurance dispute. Additionally, if we are unable to resolve your complaint or dispute to your satisfaction within 45 calendar days, we will inform you of the reasons for the delay and that you may take your complaint or dispute to AFCA. **You may lodge a complaint with the AFCA:** Online:

www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001