

MAKING A COMPLAINT

Resolving your complaints

If you think we have let you down in any way, or our service is not what you expect, please tell us so that we can help.

You can tell us...

- **By phone** (Ph: 02 9251 8055)

We will put you in contact with an appropriate person to deal with your complaint.

- **In Writing** (PO Box R299, Sydney NSW 1225)

Please send us the full details of your complaint together with any supporting documents and an explanation of what you want us to do.

- **By e-mail** (complaints@assetinsure.com.au)

Please send us the full details of your complaint together with any supporting documents and an explanation of what you want us to do.

- **In Person** (Please ring first: 02 9251 8055)

If you would like to come in to talk to us at our office, please call and we will arrange an appointment for a meeting.

What we will do to resolve your complaint

Complaints

When you first let us know about your complaint:

- it will be handled by the person who has authority to deal with it, and
- this person will listen to you, consider the facts and contact you to resolve your complaint as soon as possible, usually well within 15 working days after we have completed any investigation required.
- If further information, assessment or investigation is required we will agree reasonable alternative time frames. If alternative time frames cannot be reached we will treat your complaint as a dispute and we will refer your complaint to our Internal Dispute Resolution Committee for review.



Disputes

- If you are not satisfied with our decision, then you or we may refer it to our Internal Disputes Resolution Committee who will consider all aspects of your complaint.
- Provided we receive all necessary information and have completed any investigation required we will respond to your dispute with our final decision within 15 business days.
- If further information, assessment or investigation is required we will agree reasonable alternative time frames.

The entire process will not exceed 45 calendar days in total, unless we are unable to provide you with a final decision within 45 calendar days.

If we are unable to provide you with a final decision within 45 calendar days, we will inform you before the end of that period of the reasons for the delay. For retail products we will also advise you of your rights and your options to escalate your complaint to external dispute resolution.

External Dispute Resolution

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001