

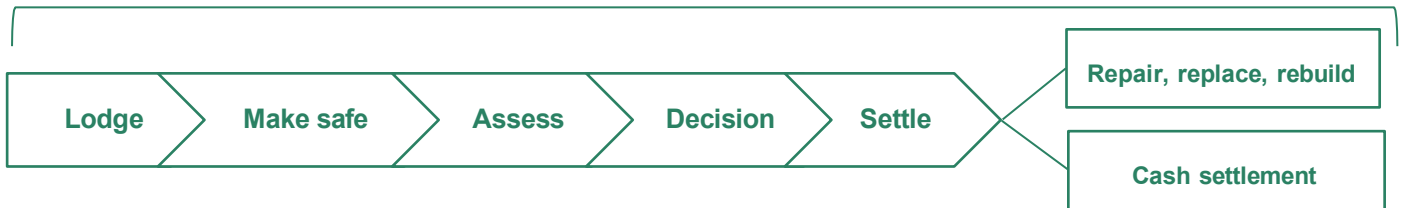


Insurance Council
of Australia



Complaints Process

You can make a complaint at any point in the claims process



The General Insurance Code of Practice requires our members to be open, fair and honest in dealings with customers and commits insurers to high standards of service when selling insurance, dealing with claims, responding to disasters and handling complaints.

Before making a complaint, be clear on:

- What the issue is and why you believe your insurer is at fault.
- The outcome you would like to achieve.
- Your policy certificate and Product Disclosure Statement (PDS), considering how your concerns match up with the terms your insurer agreed to in the conditions of your policy.

Making a complaint

1. Lodge a complaint with your insurer – Internal Dispute Resolution

- Contact your claims manager or your insurer's customer relations team and let them know you would like to lodge a complaint.
- Your complaint will be reviewed by an employee with the appropriate experience, knowledge, and authority to review the complaint.
- They may require additional information from you.
- Your insurer will inform you of the outcome of your complaint in writing.

2. Lodge a dispute with AFCA – External Dispute Resolution

- If you are unsatisfied with the outcome of your complaint, you can lodge a dispute with the Australian Financial Complaints Authority (AFCA).
- AFCA is a free and independent service, which you can request assistance at any time.
- If you try to lodge a dispute with AFCA before you have gone through the internal dispute resolution process, AFCA will likely refer you back to your insurer before they will hear your dispute.

3. AFCA will review the dispute and has the authority to make a binding decision.

Support services

