

Our Complaints Policy

Your dissatisfaction is our disappointment:

We strive to make our clients happy by meeting, if not exceeding, their expectations. At all times, we endeavour to be accurate, honest, and fair; however, occasionally complaints or disputes do occur.

When they do, we try hard to resolve them by carefully listening to you and responding in a professional, fair, and timely manner. Please tell us about any problem so we can fix it for you and improve for the future.

How we can hear your complaint and resolve it:

We have effective and streamlined procedures for dealing with complaints and disputes about our services, products, employees, or agents.

1. In the first instance, you can let us know about your complaint by:-
 - a. Calling our consultant who handles your insurance matters and explain your complaint; or
 - b. Calling or writing to us, explaining your complaint, and attaching any necessary documentation; or
 - c. Visiting us and explaining your complaint
2. If our consultant cannot resolve your complaint to your satisfaction during your phone call or visit, they will immediately provide the known details to our Complaints Manager.
3. Our Complaints Manager who has the authority to deal with your complaint will contact you within 24 hours. If you prefer, you can request to speak directly with our Complaints Manager in the first instance.
4. Our aim is to resolve your complaint as soon as possible, either, within 15 business days or no longer than 30 business days of receipt of the necessary information and completion of necessary investigations. We will keep you informed of our progress during this period. If further information, assessment, or investigation is required, we will agree reasonable alternative timeframes and we will keep you informed at least every 10 business days.

We will only ask you for relevant information and you will have access to the information we have relied upon in assessing your complaint. We will also take the opportunity to correct any mistakes in that information. In special circumstances, we may decline to release certain information but will not do so unreasonably. In these circumstances, we will give you our reasons in writing.

We value every client and have always focused on building strong client relationships. We expect that the fair and prompt way our people handle your complaint and our final decision will reflect that value.

If your complaint is not resolved:

If you are still not satisfied, we are a member of the Australian Financial Complaints Authority (AFCA) and you have the right to refer the matter to them at no cost to you. AFCA can be contacted on telephone 1800 931 678, fax 03 9613 6399, email info@afca.org.au or website www.afca.org.au

If your complaint is not resolved to your satisfaction, our Complaints Manager will confirm to you in writing whether the dispute is one for:

1. The Insurance Brokers Dispute Limited (**IBD**) in relation to our broker services and advice; or
2. The Australia Financial Complaints Authority (**AFCA**) in relation to our services or the product when we may act on behalf of an insurer as their agent.