HOW TO MAKE A COMPLAINT*

DAY OF COMPLAINT

You can make a complaint about any matter over the phone or in writing, including email

STAGE ONE

Within 15 business days

If your insurer has all the information it needs and has completed its investigation, it will give you its decision on your complaint in writing

If your insurer needs more information or more time to investigate, it will let you know and will try to agree on a new timetable with you

If the decision doesn't resolve your complaint to your satisfaction, you can ask your insurer to review it

If you are satisfied with the decision, **COMPLAINT RESOLVED**

STAGE TWO

At **STAGE TWO**, your complaint is reviewed by an employee of your insurer with appropriate authority, knowledge or experience

Within 15 business days

If the reviewer has all the information they need and has completed their investigation, they will let you know the final decision in writing

If the reviewer needs more information or more time, they will let you know and will try to agree on an alternative timetable with you

If the final decision doesn't resolve your complaint to your satisfaction, you can take it to the **Australian Financial Complaints Authority (AFCA).**

If you are satisfied with the final decision, **COMPLAINT RESOLVED**

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)

DAY 45

AFCA provides free, fast and binding dispute resolution to consumers and small businesses

If your insurer doesn't make a final decision on your complaint within 45 calendar days of your original complaint, or the final decision doesn't resolve your complaint to your satisfaction, you can take your complaint to AFCA Details of the **AFCA** dispute resolution process can be found at **www.afca.org.au**

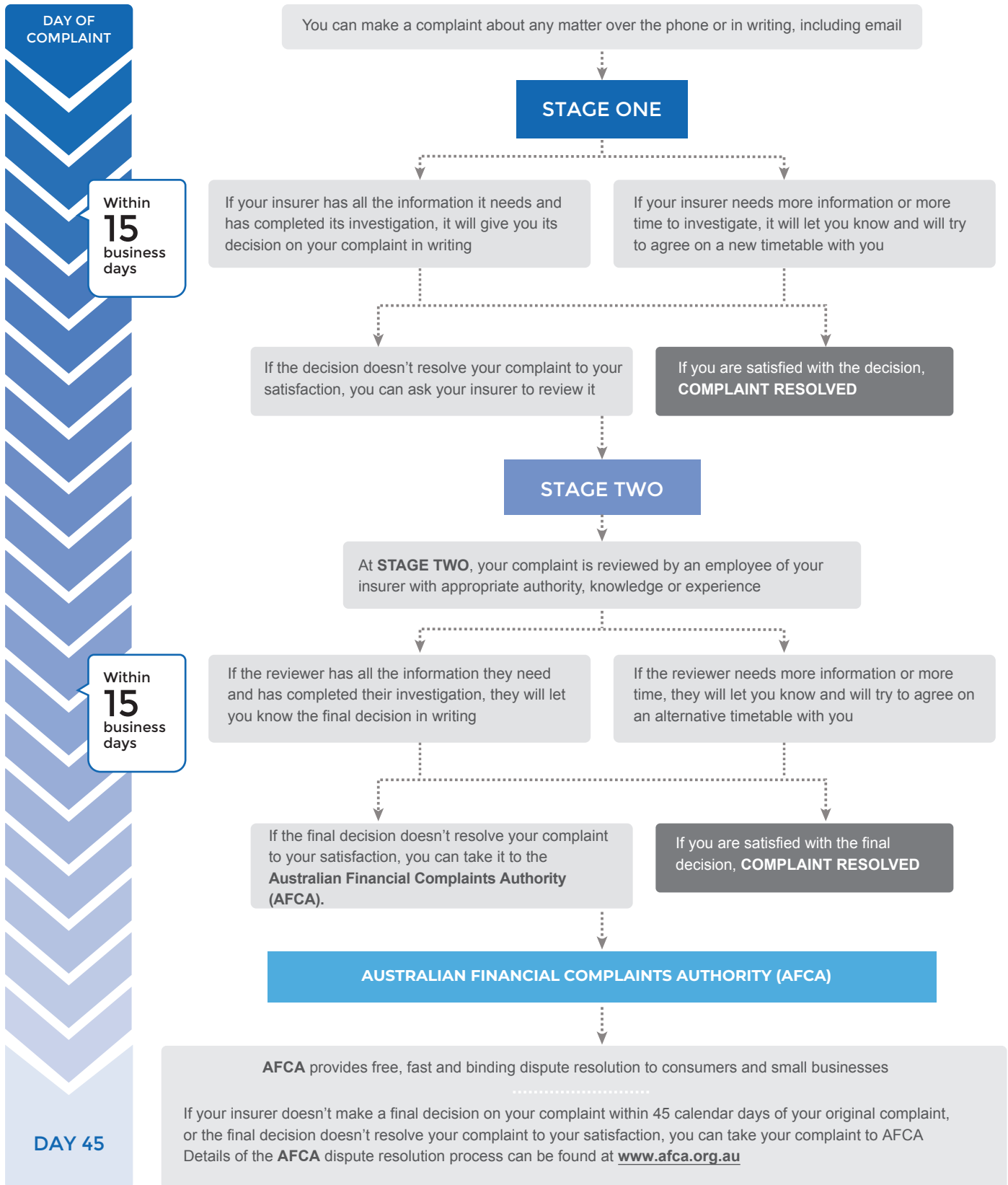***** This process does not apply if your complaint is resolved within 5 business days and you have not asked for a response in writing, unless your complaint is about a declined claim, claim value, or financial hardship

This is an overview of the complaint process only, and does not form part of the General Insurance Code of Practice 2014.