



General Insurance Code of Practice



Part 11: Complaints

This part applies to Retail Insurance products. In addition, it is available to an uninsured person making a claim against a customer who we insure under a Retail Insurance policy (see paragraph 60).

This part also applies to Wholesale Insurance products where you are entitled to Financial Hardship support under paragraph 107(b).

Making a Complaint

- 139.** You may complain to us about any aspect of your relationship with us.
- 140.** We will make readily available information about:
- a.** your right to make a Complaint;
 - b.** our internal processes for dealing with Complaints; and
 - c.** our external dispute resolution provider.

This will be published on our website, other digital platforms and in our relevant written communications.

- 141.** Our Complaints process will comply with the Australian Securities and Investments Commission's guidelines.

Handling your Complaint

- 142.** When we receive your Complaint, we will acknowledge that we have received it.
- 143.** We will tell you the name and relevant contact details of the person assigned to liaise with you about your Complaint.
- 144.** Your Complaint will be handled by a person with appropriate authority, knowledge or experience. This will not be the person whose decision or conduct is what your Complaint is about.
- 145.** When we are considering your Complaint, we will only ask for, and rely on, information that is relevant to our decision.

- 146.** We will keep you informed about the progress of your Complaint at least every 10 Business Days, unless it is resolved earlier or you agree to a different timeframe.

Decision about your Complaint

- 147.** We will make a decision about your Complaint within 45 Calendar Days. If we cannot make our decision within this timeframe, then before this deadline passes we will tell you, in writing, the reasons for the delay and about your right to take your Complaint to the Australian Financial Complaints Authority, and its contact details.
- 148.** When we have made a final decision about your Complaint we will respond to you in writing.
- 149.** Our written response to you will include the reasons for our decision and inform you of your right to take your Complaint to the Australian Financial Complaints Authority if you are not satisfied with our decision. We will provide you with its contact details and the timeframe in which you are able to complain to it.
- 150.** If we resolve your Complaint to your satisfaction within 5 Business Days, we will not respond to you in writing unless you ask us to or unless your Complaint relates to Financial Hardship, a declined insurance claim or the value of an insurance claim.
- 151.** We must give you the information that we relied on when making a decision about your Complaint within 10 Business Days of you asking us for that information. We will give you the information as set out in part 12 of the Code.

Mistakes when handling your Complaint

- 152.** If it is identified that we have made a

mistake when handling your Complaint, then we will take action to correct the mistake.

d. we will have processes in place to monitor their handling of Complaints and take reasonable steps to ensure that they are meeting the requirements as specified in this part of the Code.

The Australian Financial Complaints Authority

- 153.** We are part of an independent external dispute resolution scheme administered by the Australian Financial Complaints Authority. The scheme is for customers and third parties as allowed under its Rules.
- 154.** You can take your Complaint to the Australian Financial Complaints Authority at any time and if we do not resolve your Complaint within 45 Calendar Days after we first received your Complaint.
- 155.** Under the Australian Financial Complaints Authority's Rules, your Complaint may be referred back to us if it has not gone through our Complaints process.
- 156.** The Australian Financial Complaints Authority's decisions are binding on us in the way set out in its Rules.
- 157.** If the Australian Financial Complaints Authority tells you that under its Rules it cannot assist you or consider your dispute, then you can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to you.

Complaint management by third parties

- 158.** We may authorise another person to act on our behalf to receive and handle Complaints about our products and services.
- 159.** Where we authorise another person to receive and handle Complaints under paragraph 158, then:
- a. that person must notify us of Complaints made to them;
 - b. they must handle Complaints in accordance with the requirements as set out in this part of the Code;
 - c. any breach of this part of the Code by them is a breach of the Code by us;