

COMPLAINTS PROCESS

At Insuret, we strive to ensure all complaints or dissatisfactions are resolved in a fair and consistent manner. In doing so, we have an Internal Dispute Resolution (IDR) process which acts in accordance with the General Insurance Code of Practice (GICOP) and the Australian Securities and Investments Commission (ASIC) regulations.

STEP 1: CONTACT US

Reach out to the Insuret team on the contact details below, to express your dissatisfaction. Please provide as much information as possible, in order for us to resolve your complaint promptly.

Phone: 07 3239 7000

Email: claims@insuret.com.au

Mail: PO Box 779, Spring Hill QLD 4004

We will:

- Aim to lodge your complaint within 24 hours of receipt, or as soon as reasonably practical
- Provide you with a complaint reference number
- Aim to resolve your complaint and provide you with an outcome within 1-10 business days

STEP 2: INTERNAL DISPUTE RESOLUTION (IDR)

If you are not satisfied with the complaint outcome provided or have not received an outcome within 10 business days, your complaint will be escalated to our Internal Dispute Resolution (IDR) Committee.

The IDR Committee will conduct an independent review of your complaint and will provide a written IDR response to you within 30 calendar days from the date your complaint was first received. Should this not be possible, the IDR Committee will provide a Complaint Delay Notification to you, advising you of the reason for the delay.

The IDR Committee may request additional information from you and will keep you informed of the progress of your complaint, at least every 10 business days.

The IDR Committee can be contacted at:

Insuret Dispute Resolution Committee

Phone: +61 477 009 788

Email: resolution@insuret.com.au

Mail: PO BOX 779, Spring Hill, QLD 4004

STEP 3: EXTERNAL DISPUTE RESOLUTION (EDR) SCHEME

In the event that you are not satisfied with the IDR response we have provided or your complaint has not been resolved within 30 calendar days from the date we first received your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA will provide a free and independent review of all eligible general insurance complaints that fall within their rules. A decision by AFCA is binding on us but not binding on you. You have the right to seek further legal assistance.

Contact AFCA:

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

Post: GPO Box 3, Melbourne VIC 3001