AllClear™ TRAVEL INSURANCE

Customer Complaints Policy

Redion

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Introduction

Redion Insurance Pty Ltd (we, us, our) is committed to being a trusted partner, putting our customers at the heart of everything we do. We are committed to supporting you with empathy, fairness and care. If something hasn't gone to plan, we want to hear about it. Your feedback helps us improve and ensures we continue to deliver the service you expect.

AllClear Insurance Services Pty Ltd, ABN 76 165 270 066, trading as AllClear, is an Authorised Representative (AR number 1311154) appointed by Redion Insurance Pty Ltd to distribute and administer the insurance product.

This policy outlines how you can raise a complaint, how we will respond and your rights if you are not satisfied with our resolution.

Scope and Definitions

What is a complaint?

For the purpose of this policy, a 'complaint' is an expression of dissatisfaction made to or about us, our products or services, our staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

What matters are covered?

This policy covers complaints from our customers in respect of our travel insurance products and services, including (but not limited to):

- Product design, disclosure or marketing
- Policy terms, conditions or eligibility
- Premiums
- Claim handling and claim outcome
- Delays, service issues or staff conduct
- The way a previous complaint had been handled

How to make a complaint

You can lodge a complaint with us by any of the following methods:

- Phone: +61 2 9333 3956
- Email: allclearcomplaints.au@redion.com
- Mail: GPO Box 5440, Sydney, NSW 2000

When making a complaint, it helps if you can provide:

- Your full name, contact details and policy number (if applicable)
- The details of your complaint (what happened, when, who you dealt with, what outcome you're seeking)
- Any supporting documentation

Accessibility and support when making a complaint

We understand that some people may face barriers when making a complaint. We are committed to ensuring that everyone can access and use our complaints process equally and effectively.

- **Help with lodging a complaint:** If you're unable to submit a complaint in writing, our staff can assist you over the phone by contacting +61 2 9333 3956
- **Nominate a representative:** You may choose a trusted person, such as a family member, friend, or legal representative, to act on your behalf, provided we have your consent.
- **Hearing or speech impairment:** You can contact us via the National Relay Service (NRS) by calling 133 677.
- **Language support:** If you need assistance in a language other than English, you can contact the Translating and Interpreting Service (TIS) on 131 450 and ask them to contact us on your behalf. Alternatively, we can communicate directly with your nominated representative.

Our complaints handling process

Acknowledgement

If you reach out to us and we can't resolve your complaint right away, we'll acknowledge your complaint as soon as possible but no later than one business day.

This acknowledgement will include a reference number for tracking your complaint's progress, along with the name and contact details of the case manager from our Internal Dispute Resolution (IDR) Team assigned to your case.

Assessment and investigation

We'll carefully review the information you provide, investigate the issues and work to resolve the matter promptly. If we need any additional information from you to assist in our review, we'll let you know.

We'll keep you informed about the progress of your complaint at least every 10 business days, unless it's resolved sooner, or you agree to a different timeframe.

Resolution

We strive to resolve all complaints within 30 calendar days. However, for more complex issues or if we need additional information from you, this timeframe may not always be possible. If we can't resolve

your complaint within 30 calendar days, we'll notify you in writing, explaining the reasons and informing you of your right to escalate the complaint further.

Final response

You'll receive a written response if your complaint involves financial hardship, a declined claim, the value of a claim or if you have specifically requested one.

Your response will contain:

- The reference number of your complaint
- A summary of the complaint and our understanding of the issues
- Our findings on material questions of fact
- Our decision and explanation of the reasons for our decision
- Any remedy we offer (if applicable)
- Information about how you may escalate your complaint to the Australian Financial Complaint's Authority (AFCA) and the timeframe for doing so.

We may not issue you with a written response if:

a) We resolve your complaint to your satisfaction within 5 business days: or

b) We have provided you with an explanation or an apology in relation to your complaint

and there is no further action be taken by us to reasonably address your complaint.

External dispute resolution

If you are not satisfied with our final response, you may refer your complaint free of charge to the Australian Financial Complaint's Authority (AFCA). Their details are:

- Website: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678
- Mail: GPO Box 3, Melbourne VIC 3001

You have up to two (2) years to contact AFCA after the 'IDR Final Response' is issued to you, whether this is in written or verbal format. The complaint may also be subject to AFCA's complaint resolution scheme rules. If you do not contact AFCA within this timeframe, they may be unable to consider your complaint.

Staff training

We want you to feel confident that your complaint will be handled fairly and with care. All of our staff receive training, so they know how to listen, support you and work towards a fair outcome.

Our training covers:

- How to recognise and respond to a complaint
- Communicating clearly and respectfully
- Understanding our responsibilities under the law
- Recognising and responding appropriately to customers experiencing vulnerability
- Supporting people who made need extra help, using the National Relay Service or the Translating and Interpreting Service
- How to record and manage complaints properly

We deliver refresher training each year, and whenever there are changes to regulatory requirements, internal processes, or identified improvement areas, to ensure we continue providing the highest standard of service.

Confidentiality and privacy

We take all complaints seriously and manage your personal information securely and confidentially, in line with our Privacy Policy. Information collected in connection with a complaint is handled fairly and only used for the purpose of resolving the complaint, unless disclosure is required or permitted by law. For further details on how we handle personal information, please visit our website.

This policy does not apply to whistleblower disclosures. Reports of misconduct, breaches of law, or other matters eligible for whistleblower protection should be made in accordance with the Redion Whistleblower Policy, available here.

Review of the policy

This policy is approved by the Board of Directors of Redion Insurance Pty Ltd and will be reviewed annually.

A more frequent review is subject to material changes in the size, business mix and complexity of the operations and where such a material change requires amendment to this policy.

This policy applies to all employees of Redion Insurance Pty Ltd.