

# CUSTOMER FEEDBACK & COMPLAINTS

## AT CGU, WE VALUE ALL OUR CUSTOMERS.

We value feedback from our customers about any of our products, policies and procedures, including:

- When you have experienced exceptional service from our staff, please let us know so that we can pass your compliment on to the staff members concerned.
- Likewise, if you have any suggestions or general feedback about what we could do better, please let us know. This helps us in our efforts to continually review and improve our products and services.
- Is there something about your insurance that you want explained?
- Is there something more that you can tell us in relation to a claim?

You can provide feedback using the contact details on the back of this brochure.

## WHAT TO DO IF YOU HAVE A COMPLAINT

We understand that sometimes issues come up and you may have a complaint.

We will always do our best to provide you the highest level of service but if you are not happy or have a complaint or dispute, here is what you can do.

We outline below our complaints process at each stage. We aim to resolve your complaint as quickly as possible and will keep you informed as to the progress of your complaint. If you are unhappy with our decision or in the unlikely event we cannot resolve a complaint within a maximum of 30 days, you may wish to access external review options – see Step 3

## OUR PROCESS

### STEP 1 TALK TO US

The first thing to do is contact us about your concerns.

Our consultants will try to resolve complaints at first contact or shortly thereafter, if we are unable to do so, we may refer you to a manager (or you can ask to speak to a manager yourself).

The consultant or manager will attempt to respond and resolve your complaint as soon as possible. If they require more information, they will aim to respond within 15 days of receipt of your complaint.

### STEP 2 CONTACT CUSTOMER RELATIONS

If we can't quickly resolve your complaint, you can ask for it to be escalated to our Customer Relations team.

You can also contact the Customer Relations team directly by:

**Email:** Customer.relations@iag.com.au  
**Phone:** 1800 045 517  
**Fax:** 1800 649 290  
**In writing to:** Free post (no stamp needed) at:  
Customer Relations  
Reply Paid 89824  
Sydney NSW 2001

Customer Relations will contact you if they require additional information or have reached a decision. Customer Relations will advise you of the progress of your complaint and the timeframe for a decision in relation to your complaint.

### STEP 3 SEEK AN EXTERNAL REVIEW

We expect our procedures will deal fairly and promptly with your complaint. If you are unhappy with the decision made by Customer Relations you may wish to seek an external review, such as referring the issue to the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA has authority to hear certain complaints. AFCA will confirm if they can assist you:

**Free Call:** 1800 931 678  
**Email:** info@afca.org.au  
**Mail:** Australian Financial Complaints Authority GPO  
Box 3 Melbourne VIC 3001  
**Visit:** www.afca.org.au

Some time limits apply to AFCA complaints, so act quickly. Check the AFCA website to see if time limits apply to your situation.

Further information about our complaint and dispute resolution process is available by contacting us.

## CONTACT DETAILS

**Enquiries** 13 24 81  
**Claims** 13 24 80

**Mailing address** GPO Box 9902 in your capital city



Insurer  
**Insurance Australia Limited**  
ABN 11 000 016 722 AFSL 227681  
trading as CGU Insurance