

# HANDLING YOUR COMPLAINT

Your feedback is important to us. Our aim is to provide you with quality products and consistently great service experiences in the moments that matter. If you have a complaint about one of our products or about the service you have received either from us directly or from one of our partners or suppliers, we would like to hear about it and to have the opportunity to resolve it for you.

## HOW WE WILL HANDLE YOUR COMPLAINT

If you have a complaint that relates to our products, services, or the conduct of our representatives such as our employees, loss adjusters, loss assessors, investigators, collection agents or claims team, please contact us.

When we receive your complaint we will:

- ✓ Acknowledge that we have received your complaint.
- ✓ Log your complaint and provide you with a complaint reference number.
- ✓ Keep you informed of the progress of your complaint.
- ✓ Provide you with the name and contact information of the person or team handling your complaint.
- ✓ Work with you to resolve the complaint as soon as we possibly can.

Our priority is to resolve your complaint as quickly and fairly as possible and to do this, it will be handled by an Allianz team member with the appropriate authority, knowledge and experience to address the concerns you have raised. This will not be the person whose decision or conduct is what your complaint is about.

Our complaints handling process for general insurance issued by Allianz Australia Insurance Limited or life insurance issued by Allianz Australia Life Insurance Limited have some specific steps as outlined below:

### General Insurance

We will respond to your complaint within 30 calendar days of receiving it. We will respond in writing if:

- Your complaint is about a declined claim, the value of a claim or about financial hardship;
- We haven't resolved your complaint to your satisfaction by the end of the fifth business day after your complaint was received by us; or
- You have requested a response in writing.

We will keep you informed of the progress of your complaint at least every 10 business days (unless you agree on an alternative time frame).

To assist us in resolving your complaint we will only ask for, and rely on, information that is relevant to our decision. If you ask us for this information, we will provide this to you within 10 business days.

While our aim is to provide you with a resolution to your complaint as soon as possible, if we are not able to make a decision or resolve your complaint within 30 days, then before this deadline passes we will let you know the reasons for the delay and about your right to take your complaint to AFCA. Further information, and AFCA's contact details are provided in this brochure.

Allianz Australia Insurance Limited is a subscriber to the General Insurance Code of Practice (Code) and supports its principles of value, transparency, trust, integrity, respect, fairness and accessibility. Contact us or visit: [www.insurancecouncil.com.au](http://www.insurancecouncil.com.au) for more information.

### Life Insurance

We will respond to your complaint within 30 calendar days of receiving it. We will respond in writing if:

- Your complaint is about a declined claim, the value of a claim or about financial hardship;
- We haven't resolved your complaint to your satisfaction by the end of the fifth business day after your complaint was received by us; or
- You have requested a response in writing.

We will make an arrangement with you to keep you regularly informed about the progress of your complaint.

To assist us in resolving your complaint we will only ask for, and rely on, information that is relevant to your complaint. If you ask us for this information, we will ensure to provide this to you (or your doctor, where appropriate) within 10 business days.

While our aim is to provide you with a resolution to your complaint as soon as possible, if we are not able to make a decision or resolve your complaint within 30 calendar days, then before this deadline passes we will tell you the reasons for the delay and about your right to take your complaint to AFCA. Further information, and AFCA's contact details are provided in this brochure.

Allianz Australia Life Insurance Limited has adopted the Life Insurance Code of Practice (Life Code), and contains Minimum standards of service that customers can expect from life insurers. Contact us to find out more or visit: [www.fsc.org.au](http://www.fsc.org.au)



## EXTERNAL DISPUTE RESOLUTION

### Life & General Insurance

We are part of an independent external dispute resolution scheme administered by the Australian Financial Complaints Authority (AFCA). The scheme is for customers and third parties as allowed under its rules. Its final determinations are binding on us.

For both general insurance and life insurance matters, you can take your Complaint to AFCA at any time, if you are unhappy with the complaint resolution, or if we do not resolve your Complaint within 30 calendar days after we first received your complaint. This applies even if we are still considering your complaint/dispute.

AFCA will not consider a complaint/dispute unless it is lodged before the earlier of the following time limits:

- Within 2 years of the date of our final IDR response; and
- Within 6 years of the date when you first became aware (or should reasonably have become aware) that you suffered the loss.

However, AFCA may still consider a complaint/ dispute lodged after either of these time limits if it considers that exceptional circumstances apply. Refer to AFCA website for more detail.

AFCA's contact details are:

**The Australian Financial Complaints Authority**  
GPO Box 3 Melbourne VIC 3001  
1800 931 678  
www.afca.org.au  
info@afca.org.au

### NSW CTP

If we are not able to resolve your complaint/dispute to your satisfaction, the Independent Review Office (IRO) can be contacted on [contact@iro.nsw.gov.au](mailto:contact@iro.nsw.gov.au) or 13 94 76.

### QLD CTP

If we are not able to resolve your complaint to your satisfaction, we will provide advice regarding the appropriate external dispute resolution pathway based on the type of dispute.

### SA CTP

If you are not satisfied with the outcome of your complaint, you can contact the CTP Insurance Regulator via email on [ctp@sa.gov.au](mailto:ctp@sa.gov.au) or call on 1300 303 558.

## USE OF YOUR INFORMATION

We only ask for, and take into account, relevant information when deciding on your complaint/dispute. You can seek access to information about you that we have relied on in assessing your complaint/dispute and correct any mistakes or inaccuracies.

In special circumstances, we may decline to release this information, e.g. if it is protected from disclosure by law, including by privacy legislation, where a claim is being or has been investigated, where the release of it would prejudice us in relation to a dispute about your insurance cover or your claim or in relation to your complaint/dispute (subject to limited exceptions). However, we will not do so unreasonably and we will give you reasons and provide them in writing on request along with details of our complaints process.

Where an error or mistake in handling your complaint/dispute is identified, we will immediately initiate action to correct it.

## PRIVACY COMPLAINTS

Our Privacy Policy also applies to the way we handle your personal information and it is available from [www.allianz.com.au](http://www.allianz.com.au) or by contacting Allianz on 132 664.

If you believe we have not met our privacy obligations you may lodge a complaint by contacting us. If we do not respond to your complaint within 30 days or if you are not happy with our response, then you have the right to take the matter to the Office of the Australian Information Commissioner. Their contact details are:

**Office of the Australian Information Commissioner**  
GPO Box 5218  
Sydney NSW 2001  
1300 363 992  
[enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

