

STEP 1: CONTACT US

Insuret aims to resolve the complaint at the time of initial contact.

You can contact Insuret on:

Phone: 07 3239 7000

Mail: PO Box 779, Spring Hill QLD 4004

If not immediately resolved Insuret will commit to responding to your complaint within 15 business days of first being notified of the complaint or agree a reasonable alternative timetable with you.

To enable us to consider your complaint fully and quickly, you will need to provide the following information:

- An explanation of the situation that led to the complaint;
- Any new information not currently in Insuret's possession that may have a bearing on Insuret's understanding of the complaint; and
- A statement of any action that you would like Insuret to take to resolve the complaint.

Upon final consideration of your complaint we will inform you of our proposed resolution and the timeframe we will take to implement.

STEP 2: INTERNAL DISPUTE RESOLUTION

If you are not satisfied with Insuret's response you may refer it in writing to our Internal Dispute Resolution Committee, which is independent of the original complaint review.

The Committee will acknowledge your complaint in writing within 2 business days of receipt. If the Committee requires further information, a request will be made at this time.

The Committee will investigate all details of your complaint and will provide a written response outlining any reason for the decision and will inform you of any action Insuret intends to take in resolution of the complaint.

The Committee will respond within 30 days. Should this be unachievable, the Committee may request a later response date.

You may write to our Internal Dispute Resolution Committee at:

Insuret Pty Ltd

Internal Disputes Resolutions Committee

Mail: PO Box 779, Spring Hill, QLD 4004

Phone: 07 3239 7000

Email: resolution@hollard.com.au

STEP 3: EXTERNAL DISPUTE RESOLUTION SCHEME

In the event your concerns are not resolved to your satisfaction by the Internal Dispute Resolution Committee, or your complaint has not been resolved within 45 days of the date we first received your complaint, your dispute may also be escalated to the Australian Financial Complaints Authority (AFCA). AFCA will provide a free, independent review of all disputes concerning general insurance that are covered by their Rules.

For AFCA to consider the dispute it must be lodged with them within two years of the date of this letter. You can obtain more information on AFCA and their service, by contacting them through one of the following means:

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.com.au

Phone: 1800 931 678

Mail: GPO Box 3 Melbourne VIC 3001