

Resolving complaints and disputes

QBE Insurance (Australia) Limited

An easy guide to QBE's complaint
and disputes resolution process



We want you to tell us if we haven't met your expectations.

If you have a complaint please tell us, as it gives us the chance to address your concerns. Your complaint could be about your policy, a claim, your privacy or an issue related to the conduct of our agents, authorised representatives, investigators, assessors, loss adjusters or collection agents.

Our complaint and disputes resolution service is available to you free of charge.

What to do if you have a complaint

1. Speak with the business area you're dealing with first and they'll try to resolve your complaint. You can also contact our Customer Care Unit directly. When you make your complaint please provide as much information as possible including your policy number and/or claim number. If you've contacted the Customer Care Unit directly, where appropriate, they'll refer your complaint to a manager in the relevant business area to resolve within 5 business days.

How to contact our Customer Care Unit

Phone	1300 650 503 (Monday to Friday from 9am to 5pm, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	complaints@qbe.com
Post	Customer Care Unit GPO Box 219 PARRAMATTA NSW 2124

If your complaint can't be resolved to your satisfaction by a manager in the relevant business area, then the Customer Care Unit will review the matter. The Customer Care Unit has 10 business days to complete the review. This is known as a Stage 1 review.

2. Should the Customer Care Unit be unable to resolve your complaint, they'll escalate it for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist in QBE's Dispute Resolution Team. This is known as a Stage 2 review. The Dispute Resolution Specialist will:
 - a. Acknowledge receipt of your complaint by phone, email or letter within three business days of escalation
 - b. Review your complaint and review all relevant information
 - c. Update you every 10 business days on the progress of the review
 - d. Provide a final decision within 15 business days of escalation if they've received all the necessary information. If they need more information, or if your complaint requires further investigation, they'll advise you how long, they think this will take and agree a new time frame for responding to you.

3. If the Dispute Resolution Specialist asked for more time but you didn't agree to an extension, or if they didn't resolve your complaint within a total of 45 calendar days of you first raising your complaint, then they'll advise you of your right to contact the Financial Ombudsman Service (FOS) or another relevant external dispute scheme.

When the Dispute Resolution Specialist has provided you with the IDR final decision they'll also advise you of steps you can take if you aren't satisfied with the decision, such as to:

- a. Seek independent legal advice
- b. Refer the matter to the government department in your State or Territory responsible for fair trading and/or consumer affairs
- c. Request a review of your dispute by FOS within 2 years of the date of QBE's final decision letter.

FOS is an independent external dispute resolution service which reviews insurance disputes (and related privacy disputes). FOS can advise you if your dispute is one which falls within their Terms of Reference as not all customers and products are covered.

How to contact FOS

Phone	1300 780 808 (Office Hours: 9am - 5pm Melbourne time Monday - Friday)
Email	info@fos.org.au
Online	www.fos.org.au
Post	Financial Ombudsman Service GPO Box 3 Melbourne VIC 3001

From 1 November 2018 FOS will be known as the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. You can lodge your dispute with AFCA from 1 November 2018.

How to contact AFCA

Phone	1800 931 678 (Office Hours: 9am - 5pm Melbourne time Monday - Friday)
Email	info@afca.org.au
Online	www.afca.org.au
Post	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Privacy complaints

For privacy complaints, if you're not satisfied with our response you can contact the Office of the Australian Information Commissioner.

How to contact the Office of the Australian Information Commissioner

Phone	1300 363 992 (National toll free)
Email	enquiries@oaic.gov.au
Online	www.oaic.gov.au
Post	Office of the Australian Information Commissioner GPO Box 2999 CANBERRA ACT 2601

This brochure is issued by QBE Insurance (Australia) Limited
ABN 78 003 191 035, AFSL 239545.

Date of preparation: 30/08/2018

Date effective: 21/09/2018

QM8278-0818