

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 you are dissatisfied with any aspect of our products or service.

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. You can 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 may refer your complaint to a manager in the relevant business area to resolve.

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

2. 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 15 business days to complete a review. This is known as a Stage 1 review.

3. 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 Internal Dispute Resolution Team. This is known as a Stage 2 review. The Dispute Resolution Specialist will:
 - (a) Contact you to 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 timeframe for responding to you.
4. If the Dispute Resolution Specialist asks for more time but you don't agree to an extension, or if they don'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 Australian Financial Complaints Authority (AFCA) or other relevant external dispute scheme.
5. When the Dispute Resolution Specialist has provided you with the IDR final decision they'll also advise you of further steps you can take if you aren't satisfied with the decision. Such as:
 - (a) Seek independent advice.
 - (b) Referring the matter to the government department in your State or Territory responsible for fair trading and/or consumer affairs.
 - (c) Requesting a review of your dispute by AFCA within 2 years of the date of QBE's final decision letter.

AFCA provides fair and independent financial services complaints resolution that is free to customers.

AFCA can advise you whether your dispute is one which falls within their Terms of Reference as not all customers and products are covered by their Terms of Reference.

How to contact AFCA

Phone	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

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

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
Mail	Office of the Australian Information Commissioner GPO Box 5218 SYDNEY NSW 2001

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

Date of preparation: 27/11/2018

Date effective: 01/02/2019

QM366-0219