

# HANDLING YOUR COMPLAINT

Your feedback is important to Allianz ('we', 'us', 'our') and our distributors. 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 distributors, 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, the conduct of our distributors, or 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 has some specific steps as outlined below:

If you make a complaint to our distributor and they cannot resolve it to your satisfaction within two business days of receipt, they will refer it to us. You may make a complaint directly to us if you prefer. We will respond to your complaint within the shorter of 30 calendar days from the date we or our distributor receives 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 our distributor; 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.



## EXTERNAL DISPUTE RESOLUTION

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.

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](http://www.afca.org.au)  
[info@afca.org.au](mailto:info@afca.org.au)

## 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)



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GPO Box 4049 Sydney NSW 2001



[www.allianz.com.au](http://www.allianz.com.au)



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