

Compliments, Complaints and Dispute Resolution

A GUIDE TO OUR PROCEDURES

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code) / (GICOP). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and your rights under it is available at www.codeofpractice.com.au and on request.

Compliments

We welcome compliments and feedback from our customers. If you would like to provide us with positive feedback on our products or services, please email us at info@blewis.com.au.

Complaints and Dispute Resolution

We take the concerns of our customers very seriously and have detailed complaint handling and Internal Dispute Resolution procedures that you can access. Please note that if we have resolved your initial complaint to your satisfaction by the end of the 5th business day after we have received it, we can respond to the outcome in writing if requested.

In accordance with the Code, we will endeavour to resolve your complaint to your satisfaction within forty-five (45) calendar days from receipt of the complaint, which includes Internal Dispute Resolution.

STAGE 1 – COMPLAINT HANDLING PROCEDURE – DISCUSS THE MATTER WITH YOUR ACCOUNT EXECUTIVE OR CLAIMS HANDLER

If you are dissatisfied with any aspect of your relationship with L & B Lewis Insurance Brokers, including our products or services and wish to make a complaint, please contact the Account Executive or Claims Handler you have been dealing with, providing as much information as possible when you raise your concern.

The Account Executive or Claims Handler will acknowledge your complaint in writing.

We will investigate your complaint and keep you informed of the progress of our investigation at least every ten (10) business days. We will respond to your complaint in writing within fifteen (15) business days provided we have all necessary information and have completed any investigation required. The decision will be reviewed by a manager or senior staff member.

In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames and, if we cannot agree, you may request that your complaint is taken to Stage 2 and referred to our Internal Dispute Resolution team.

STAGE 2 – COMPLAINTS OFFICER – INTERNAL DISPUTE RESOLUTION (IDR)

If you advise us that you wish to take your complaint to Stage 2, your complaint will be referred to our Internal Dispute Resolution Team, or you can choose to contact our Complaints Officer on (02) 9929 7299 or put your complaint in writing and email it to inf@blewis.com.au or post it to:

Complaints Officer
L & B Lewis Insurance Brokers

PO Box 1703, Wollongong NSW 2500

The Complaints Officer will acknowledge your complaint in writing and endeavour to resolve the matter within 15 business days of receipt. Your complaint will be dealt with fairly, transparently and in a timely manner. Our complaint and dispute resolution service is available to you free of charge.

The members of our complaint handling team are trained to handle complaints fairly and efficiently. Please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your complaint.

We will keep you informed of the progress of our review of your dispute at least every ten (10) business days and will respond to your dispute in writing within fifteen (15) business days, provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames.

If we cannot agree, you may refer your dispute to the Australian Financial Complaints Authority (AFCA) as detailed under Stage 3 below, subject to its Rules. If your complaint or dispute falls outside the AFCA Rules, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

STAGE 3 – EXTERNAL DISPUTE RESOLUTION

If you are dissatisfied with our internal dispute determination, or we are unable to resolve your complaint or dispute to your satisfaction within forty-five (45) days, you may refer your complaint or dispute to AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission. We are a member of this scheme and we agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You may contact AFCA at any time at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne Vic 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Time limits may apply to complaints 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.

Request for Information

You may request copies of information we have relied upon to arrive at our decision in the Complaint Handling process. In some instances, we may not release the information as requested and you may request a review of our decision not to release such information.

We will comply with Code requirements regarding providing information you request.

Protecting your Privacy

We collect, use and retain your personal information in accordance with the Australian Privacy Principles.

Our detailed Privacy Policy is available on our website at www.lblewis.com.au.

If you have a privacy-related complaint or want more information about how L & B Lewis Insurance Brokers is managing your personal information, please contact:

Privacy Officer
L & B Lewis Insurance Brokers

PO Box 1703
Wollongong NSW 2500

Phone: (02) 4228.5711

Email: info@blewis.com.au