



## Bupa Phone and Cyber Insurance

### Complaints and Disputes Resolution process

We provide a free and impartial dispute resolution process to address any complaint *you* may have about *our* products, services, staff, processes or a privacy issue. We work hard to provide the best service we can, but sometimes we make mistakes. If *you* think we have made a mistake or wish to raise a complaint, please let *us* know.

It's important we know about *your* complaint as soon as possible so we can work with *you* to resolve it.

Follow these steps:

1. Let us know about your complaint by:

For complaints regarding Mobile phone cover:

By phone on 1800 574 080

By email: [IDR@likewise.com](mailto:IDR@likewise.com)

For complaints regarding Cyber cover:

By phone: 1800 773 364

By email: [complaints@boxxinsurance.com](mailto:complaints@boxxinsurance.com)

2. We review your complaint

When *you* lodge *your* complaint, we would appreciate *you* providing *your* contact details and preferred contact time. This will enable *us* to acknowledge *your* complaint, provide *you* with updates on the progress of the review, and contact *you* with a decision in line with *our* complaints management policy.

3. Refer to External Dispute Resolution

We expect that together; we can find a fair and balanced outcome. However, if *you* are not happy with *our* decision or the handling of *your* complaint, *you* can access the External Dispute Resolution Scheme, managed by the Australian Financial Complaints Authority (AFCA). AFCA's role is to provide consumers (*you*) with free, fair and independent dispute resolution for complaints relating to a financial service provided.

AFCA is an independent external dispute resolution scheme. 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 *you*. A complaint can be referred to AFCA at any time subject to it falling within its rules.



Their contact details are:

In writing to: The Australian Financial Complaints Authority, GPO Box 3, Melbourne, Victoria 3001.

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Call: 1800 931 678

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.