

General Insurance Complaints Policy

We are committed to customer service and always seek to put our customers and their needs first – this includes understanding where you are not satisfied with our products or the information, service or a response that we have provided, so we have an opportunity to make things right.

Zurich has internal dispute resolution procedures in place for resolving complaints, which is a free service to you and your representatives. This document aims to assist you in accessing these services should the need arise.

As part of our commitment, we will

- Manage customer complaints fairly, transparently and proactively.
- Engage with our customers or their representatives to understand their complaint, assist them in lodging their complaint and work with them to ensure timely and satisfactory resolution.
- Provide training to staff in the identification and effective management of complaints and disputes. This training will be supported by our internal Complaints Management Policy and procedures.
- Work with third party providers and distribution partners to manage complaints and disputes and provide direction in the management of complaints and disputes, which in a number of cases will involve maintaining oversight of their complaint management frameworks and training programs.

How can I make a complaint?

We are here to help, listen and try to resolve your complaint as quickly as possible.

You can contact us using any of the methods listed below.

By phone:

132 687 (Australia-wide)

+61 2 9995 1111 (Overseas)

8.30am-5.30pm AEST Monday – Friday

By email:

gj.feedback@zurich.com.au

Online Form:

Use our online complaints form at

<https://www.zurich.com.au/contact-us/complaints/gj-form.html>

Contact Details

To assist you better, you may wish to provide the following information when contacting us about your complaint:

- Your name
- Your policy number (if applicable)
- How you would prefer to be contacted by us (phone number and/or email address)
- What we haven't done so well - i.e. details of your complaint
- The outcome you would like Zurich to provide in relation to the complaint.

Need help or additional assistance to make a complaint?

We understand some people need help to make a complaint and you are able to ask someone to speak with us on your behalf, such as a relative, friend or legal representative, where we have your consent.

Zurich will also provide additional assistance to those who require help to understand their policy or lodge a complaint. This might include older persons, individuals experiencing financial hardship, managing a disability or mental health conditions, individuals experiencing family violence, those with language or literacy barriers or from an Indigenous community. Zurich will take steps to ensure that all customers are provided with the service they need and will work with you or your representative to identify how best to provide support. Should you require additional assistance, please contact us on 132 687 so we can provide the necessary support to help you manage your complaint.

Hearing and speech impaired customers can contact us via the National Relay Service on 1300 555 727.

Customers requiring translation assistance can contact the Translating and Interpreting Service on 131 450 and request they contact us on your behalf. Alternatively, we will engage with your representative or appoint an interpreter to assist in our communications, where required.

What happens after I raise my complaint?

- We will acknowledge all complaints within 24 hours or as soon as practicable.
- In circumstances where a customer does not require a written response, we will resolve complaints within 5 business days.
- Where we are unable to resolve complaints within this timeframe, we will respond in writing to complaints within 15 business days, if we have all the information required.
- If additional information or investigation is required and we are unable to meet this 15-business day timeframe, we will notify our customer within those 15 business days and seek to agree an alternative timeframe.
- Where a customer is not satisfied with our response or we cannot agree an alternative timeframe, the matter may be reviewed through our internal complaint review process, which is free of charge. Where we have all information required, we will respond in writing within 15 business days.
- If we cannot meet this timeframe because additional information or investigation is required, we will notify our customer within those 15 business days and seek to agree an alternative timeframe.
- We will keep our customers informed of the progress their complaint at least every 10 business days unless otherwise agreed.
- We will provide our final response no later than 30 calendar days after receiving a complaint.

We subscribe to the independent external dispute resolution scheme administered by the Australian Financial Complaints Authority (AFCA), which is available to customers and third parties who fall within the AFCA Complaint Resolution Scheme Rules. If our decision does not resolve the complaint to our customer's satisfaction, or if we do not resolve the complaint within 45 calendar days of the date first received, customers may refer their complaint to AFCA.

What if I'm not satisfied with your proposed decision or resolution to my complaint?

As we are a member of an external dispute resolution scheme, if you are still not satisfied with our decision or if your complaint is not resolved within 30 calendar days of you making the complaint, you may refer your complaint to the Australian Financial Complaints Authority (AFCA) on 1800 931 678. If you wish to do so, you should refer your matter to AFCA as early as possible, as time limits can apply. While AFCA sets these time limits, in general you have within two years of the date of this letter and 6 years from the date when you should reasonably have become aware you suffered a loss.

AFCA contact details:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

If your complaint relates to a privacy matter, you can contact the Office of the Australian Information Commissioner (OAIC):

Website: www.oaic.gov.au

Telephone: 1300 363 992

In writing: Office of the Australian Information Commissioner, GPO Box 5218 Sydney NSW 2001

What happens once AFCA makes a decision?

Zurich are bound by decisions made by AFCA that are accepted by you. However, if you are not satisfied with AFCA's decision, you may seek another course of action.

For further information on lodging a complaint with Zurich, refer to our General Insurance Factsheet on our website.