



Zurich Australia Limited,
Zurich Investment Management Limited
(Zurich) &
Zurich Assure Australia Pty Limited

Complaints Policy



Zurich is committed to assisting you when you need us most

We are committed to customer service and to putting our customers and their needs first. This includes knowing when you are not satisfied with our products or with the information, service or a response that we have provided, and taking the 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 is to assist you in accessing these services should the need arise.



How can I make a complaint?

We have dedicated people here to help, who will listen carefully and try to resolve your complaint as quickly as possible. You can contact the team using any of the methods listed below.

Contact Details



Telephone

Life Insurance & Investments: 131 551
Zurich Assure: 1800 161 168
International callers : +61 2 9995 3777



Online Form

Use our online complaints form at
<http://www.zurich.com.au/contact/complaints.html>



Email

disputes.resolution@zurich.com.au



Letter

118 Mount Street
North Sydney NSW 2060



To enable us to assist you better, we would appreciate you providing us with 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 may need help to make a complaint so you can ask someone to speak with us on your behalf, such as a relative, friend or legal representative, where we have your consent to discuss your business with them.

Zurich can also provide additional assistance to those who require help to understand their insurance policy, the advice provided by their Zurich Assure adviser, or the Zurich complaint process, including how to lodge a complaint. This might include older persons, individuals experiencing financial hardship, managing a disability or mental health condition, individuals experiencing family violence or those that are from a non-English speaking background or 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 131 551 (Zurich Life & Investments) or 1800 161 168 (Zurich Assure) so we can provide the necessary support to help you tell us about your complaint.

Hearing and speech impaired customers can contact Zurich 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. This document is also available in various languages including Arabic, Korean, Hindi, Vietnamese, Simplified Chinese, Traditional Chinese, Italian and Greek. Copies can be found on our website or by request.

If you require further support there are various organisations that are available to help such as Beyond Blue www.Beyondblue.org.au

What happens after I raise my complaint?

Zurich will confirm that your complaint has been received within 1 business day (or as soon as practicable) and work to provide an outcome as quickly as possible.

Where appropriate we will refer you to our Dispute Resolution Team who will undertake further investigations.

We will give you a dedicated contact person who will keep you regularly updated with progress and discuss options with you to resolve your complaint.

Once we have come to a decision on the outcome of your complaint, we will communicate this with you.

In most cases we will then provide the outcome of your complaint in writing. Our complaints decision will usually be provided within 30 calendar days where your complaint relates to a life insurance policy, or financial advice provided by Zurich Assure. If your complaint relates to a superannuation product a decision will be provided, in most instances, no later than 45 calendar days from when we receive it. Where we cannot resolve your complaint within this timeframe we will advise you in writing.

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

If you are not satisfied with our response you can have your complaint reviewed by an External Dispute Resolution (EDR) scheme.

The Australian Financial Complaints Authority (AFCA) is an EDR scheme that provides a fair and independent complaint resolution procedure. AFCA is a free service to customers and its contact details are:

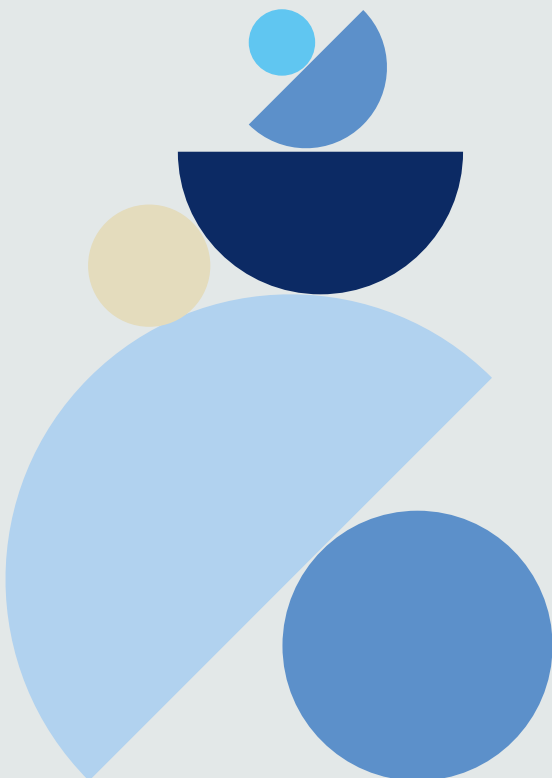
Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)

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

Please note there are time limits for lodging complaints with AFCA or OAIC, which are available by contacting each organisation directly.



What happens once AFCA makes a decision?

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

What if my complaint is about the services of a financial adviser?

Where your complaint relates to advice provided by Zurich Assure, we will assist you directly.

However, if your complaint is regarding another financial adviser, as an Australian Financial Service Licensee (AFSL), your financial adviser's firm should have its own complaint process, where you can contact that firm directly.

Where advice or service was provided by any other AFSL holder and you have not been able to get in touch with them, please contact us. We can try and assist from our records to determine who is the AFSL for your product and to help you get in touch.

