

Zurich Australia Limited &
Zurich Investment Management Limited (Zurich)

Complaints Policy



Zurich is committed to assisting you when you need us most

We are committed to customer service and always 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.



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 131 551

International callers : +61 2 9995 3777



Online Form

Use our online complaints form at
<https://www.zurich.com.au/contact-us/complaints/li-form.html>



Email

client.service@zurich.com.au



Letter

Life Insurance & Investments
Locked Bag 994
North Sydney NSW 2059



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 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 so we can provide the necessary support to help you manage 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 we have received your complaint within 1 business day (or as soon as practicable) and work with you to provide an outcome as quickly as possible.

If we need more than 5 days to review and resolve your concerns, we will refer you to our Dispute Resolution Team who will undertake further investigations.

Your dedicated contact will keep you regularly updated with the progress and will work with you to discuss options to resolve your complaint.

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

We will write to you, where required, and our response will outline the outcome of your complaint. In most instances, our complaints decision will be provided no later than 30 calendar days where your complaint relates to a life insurance policy, or 45 calendar days if it relates to a superannuation product. Where we cannot resolve your complaint within this timeframe we will advise you in writing.

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

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

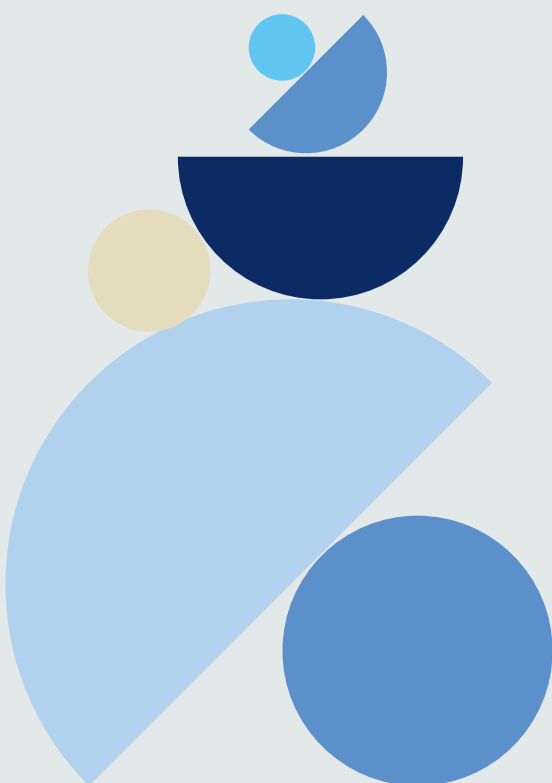
The Australian Financial Complaints Authority (AFCA) is an EDR scheme that provides a fair and independent complaint resolution procedure. AFCA is a free service to customers and their contact details are:

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 disputes with AFCA or OAIC, which are available by contacting each organisation directly.



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.

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

As an Australian Financial Service Licensee (AFSL), your financial adviser's firm should have their own complaint process, where you can contact them directly. If you need assistance with determining who the AFSL is for your policy, please contact us and we can try and assist you in obtaining this information.

