



Disputes Resolution

Life Insurance & Investments

Zurich is committed to assisting you when you need us most

Disputes Resolution

Zurich designs insurance to protect you and your family when things don't go to plan. We are committed to resolving any concerns quickly, honestly and fairly.

There may be situations, where you are not satisfied with the information, service or a response that we provide and you may wish to lodge a complaint (dispute).

We have internal dispute resolution (IDR) procedures in place for resolving your complaint and this is a free service to you and/or to your representatives.

IDR – Internal Disputes Resolution process

To ensure your complaint is handled fairly, we invite you to discuss your concerns directly with us. Our contact details are as follows:

Life Insurance & Investments

Disputes Resolution

Locked Bag 994
North Sydney NSW 2059
Phone: 131 551
Email: disputes.resolution@zurich.com.au

Timeframes

Where possible we will resolve your complaint within 5 business days. However we have 45 days to provide a response. If we are unable to meet these timeframes, we will provide you with regular updates throughout the process. We may need your assistance in obtaining further information, or if a longer assessment period is required, we will contact you to discuss the process and agree to next steps going forward. If a life policy is held through superannuation, the process is subject to a review by the Trustee of your fund and in total may take up to 90 days.

Zurich's investigation of your dispute

Once we've made a decision on your complaint, we may either:

- provide the appropriate remedy which may involve providing an explanation, or taking necessary actions to rectify the issues you have raised, or
- advise that we do not agree with the outcome that you seek and provide detailed reasoning for our decision. We will also inform you of how you can have our decision reviewed externally.

EDR – External Disputes Resolution process

We hope that we can resolve your complaint through our Internal Dispute Resolution (IDR) process. However, you may wish to use the External Dispute Resolution (EDR) mechanism if you are not happy with our decision, or if we do not make a decision about your complaint within the IDR timeframes.

Who can I contact?

The Australian Financial Complaints Authority (AFCA) is an external dispute resolution organisation who is independent and impartial. Its procedures are approved by the Australian Securities and Investments Commission (ASIC). The contact details for AFCA are as follows:

Australian Financial Complaints Authority (AFCA)
GPO Box 3,
Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

Will it cost me anything to use this service?

AFCA is a free service to customers.

How long do I have to decide?

Generally, you can take your complaint to the external dispute resolution mechanism within two years of receiving our IDR final response outlining our decision. However, AFCA will generally not consider a complaint unless it was submitted within six years of when you were aware (or should reasonably have been aware) of the loss. Please contact AFCA to determine if any other timeframes apply.

What happens once AFCA makes a decision?

Zurich is 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 redress. For further information about AFCA and their process, please visit their website, www.afca.org.au.

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

As an Australian Financial Service Licensee (AFSL) holder, your financial adviser's firm should have their own internal dispute resolution 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.

Where can I go for additional assistance in raising a complaint?

We recognise that our customers may require additional assistance when lodging a complaint eg due to illness, financial hardship or where there are literacy issues.

If you need assistance with respect to raising a dispute please contact us on 131 551 and we can discuss how we can assist you through the dispute process.