

# What to do if you have a complaint



We understand that sometimes issues come up and you may have a complaint. We will always do our best to provide you the highest level of service but if you are not happy or have a complaint or dispute, here is what you can do.

We outline below our complaints process at each stage. We aim to resolve your complaint as quickly as possible and will keep you informed as to the progress of your complaint. If you are unhappy with our decision or in the unlikely event we cannot resolve a complaint within a maximum of 30 days, you may wish to access external review options – see Step 3.

## Our Process

### Step 1 – Talk to us – call us on 13 RACV (13 7228)

The first thing to do is call us on 13 RACV (13 7228) about your concerns. Our consultants will try to resolve complaints at first contact or shortly thereafter. If we are unable to do so, we may refer you to a manager (or you can ask to speak to a manager yourself). The consultant or manager will attempt to respond and resolve your complaint as soon as possible. If they require more information, they will aim to respond within 15 days of receipt of your complaint.

### Step 2 – Contact Customer Relations

If we can't quickly resolve your complaint, you can ask for it to be escalated to our Customer Relations team. You can also contact the Customer Relations team directly by:

Email: [Customer.relations@iag.com.au](mailto:Customer.relations@iag.com.au)

Phone on: 1800 045 517

Fax on: 1800 649 290

Free post (no stamp needed) at: Customer Relations, Reply Paid 89824, Sydney NSW 2001

Customer Relations will contact you if they require additional information or have reached a decision. Customer Relations will advise you of the progress of your complaint and the timeframe for a decision in relation to your complaint.

### Step 3 – Seek an External Review

We expect our procedures will deal fairly and promptly with your complaint. If you are unhappy with the decision made by Customer Relations you may wish to seek an external review, such as referring the issue to the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA has authority to hear certain complaints. AFCA will confirm if they can assist you:

Free Call: 1800 931 678

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

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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

Some time limits apply to AFCA complaints, so act quickly. Check the AFCA website to see if time limits apply to your situation.

Further information about our complaint and dispute resolution process is available by contacting us.

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