

Complaints

What to do if you have
a complaint

A tradition of Member Service

For over 100 years, a reputation for quality service has been part of the RACV name.

RACV prides itself on its member service and its relationship with members is paramount to the success of the organisation.

RACV was established in December 1903 to further the interests of motoring. Today it offers a wide range of products and services to meet the growing needs of its members.

RACV Member Relations is committed to listening to our members and working through their issues in a timely manner.

If you have a complaint about any RACV Insurance product or service, please follow these steps.

Step 1: Talk to us first

If you have a complaint, the first thing to do is call 13 RACV (13 7228) or go into your local RACV Shop and talk to one of the staff.

If the staff member is unable to resolve the matter for you they will refer you to a manager.

If you are not satisfied with the response, you can go to step 2.

Step 2: Contact RACV Member Relations

If the matter is still not resolved, the manager will refer you to the RACV Member Relations department, who will arrange a review of your complaint.

About RACV Member Relations

Member Relations is a specialist area within RACV Insurance established to deal with Insurance issues and complaints.

The Department plays a key role in:

- The complaints handling process, providing a link between the member and other areas to achieve joint resolution of your complaint.
- Providing feedback to senior management on service, products and potential areas of concern.

If you have not received a response within 30 days of your initial complaint or you are still not satisfied with the outcome you can go to step 3.

Step 3: Seek an External Review of the decision

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

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

AFCA is independent and administers the external segment of the general insurance industry's alternative dispute resolution scheme, approved by the Australian Securities and Investments Commission.

Time limits may apply to lodge a complaint with AFCA, as such you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

How do I contact RACV Member Relations with my complaint?

RACV Member Relations can be contacted by phoning 1800 675 958, faxing (03) 9703 6058 or emailing care@racv.com.au

General Insurance Code of Practice

As a distributor of insurance, RACV supports and adheres to the General Insurance Code of Practice.

The objectives of the Code are:

- To commit insurers and distributors to high standards of service
- To promote better, more informed relations between insurers and you
- To maintain and promote trust and confidence in the general insurance industry
- To provide fair and effective mechanisms for resolving complaints you make
- To promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code.

A copy of the Code can be obtained from the Insurance Council of Australia by visiting www.insurancecouncil.com.au

Contact us

RACV Insurance products are distributed by RACV Insurance Services Pty Ltd

ABN 74 004 131 800
AFS Licence No. 230039
Level 7, 485 Bourke Street
Melbourne VIC 3000

RACV Motor and Home Insurance products are issued by Insurance Manufacturers of Australia Pty Ltd

ABN 93 004 208 084
AFS Licence No. 227678
GPO Box 244
Sydney NSW 2001

RACV Business and Farm Insurance products are issued by Insurance Australia Limited

ABN 11 000 016 722
AFS Licence No. 227681
GPO Box 390D
Melbourne VIC 3001

RACV Travel Insurance issued by Tokio Marine & Nichido Fire Insurance Co. Ltd

ABN 80 000 438 291
AFS Licence No. 246 548
GPO Box 4616
Sydney NSW 2001

Fraud Hotline

1800 237 283

Contact us on

13 RACV (13 7228) or
care@racv.com.au
Facsimile (03) 9703 6011
www.racv.com.au