

Credicorp Dispute Resolution Guide

Effective 1 November 2018



How to resolve a complaint or dispute:

We're committed to helping Australians enrich their lives and we're always looking for ways to deliver a better customer experience. However, we realise that things don't always go to plan. This document details how you can raise an issue with us, how it will be resolved and what to do if you're still not satisfied.

Talk to us first

If you have a complaint, the first thing to do is speak with one of our staff. If your complaint relates to a claim, then please talk to the claims officer managing your claim. If our staff member or claims officer is unable to resolve your issue, then you may choose to discuss the matter with one of our managers.

We aim to respond with a decision within 15 business days of receiving your complaint. We'll keep you informed about the progress of our response and, where we're unable to respond within 15 business days, we'll get in touch with you to agree a reasonable alternative timeframe and keep you informed of developments at least every 10 business days afterwards. If we're unable to agree an alternative timeframe, or if you aren't satisfied with the outcome of our decision, you can choose to move to the next step below.

Seek an internal review

If your issue hasn't been resolved to your satisfaction, you can ask our manager to refer your complaint to our internal dispute resolution team for review. Again, we aim to respond within 15 business days of you raising your complaint with our internal dispute resolution team, as long as we have all the necessary information and completed any investigation required. We'll keep you informed about the progress of our review and, where we're unable to respond within 15 business days, we'll contact you to agree a reasonable alternative timeframe. If we're unable to agree an alternative timeframe or if you're still not satisfied with the outcome of our review, you can choose to progress to the next step below.

If we can't resolve your complaint or dispute within 45 calendar days of the date we first receive your complaint then, before this period is reached, we'll tell you the reasons for the delay and tell you about your right to seek an external review of your complaint.

We'll respond to all complaints in writing and tell you:

- a) our decision in relation to your complaint;
- b) the reasons for our decision; and
- c) the next steps available to you.

Seek an external review

If you're unhappy with the outcome of our internal review, or we're unable to resolve your complaint within 45 calendar days from when you first raised your complaint, you can refer your complaint to the Australian Financial Complaints Authority ("AFCA").

This service is provided without charge to you and their decisions are binding on us but not on you.

The contact details for AFCA are:

Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

Ph: **1800 931 678**

Email: **info@afca.org.au**

Web: **www.afca.org.au**

If you have any questions about our dispute resolution procedures, please contact us.

How to contact us

- In person at Level 23, 145 Ann Street, Brisbane QLD 4000
- By telephone on **07 3552 4289**
- By fax on **07 3226 2481**
- By writing to us at: Credicorp Insurance Pty Ltd, GPO Box 100, Brisbane QLD 4001

We're committed to the principles of the General Insurance Code of Practice ("the Code"). This is a self-regulatory Code that aims to raise the standards of practice and service in the insurance industry, including providing a pathway for effective claims handling and dispute resolution. Further information about the Code can be obtained from the Insurance Council of Australia or from Credicorp Insurance Pty Ltd.

For more information:

Call **07 3552 4289**

Visit **www.cua.com.au**

Drop into your local branch



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