

Ansvar Insurance

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**Working together
to resolve complaints
& disputes**



Working together to resolve complaints & disputes

Our commitment to you

This brochure outlines our commitment to you under the General Insurance Code of Practice and the Privacy Act 1988.

Under the General Insurance Code of Practice we are committed to raising standards of service to our customers. This voluntary code sets out the minimum standards we will uphold in the services we provide to you.

The code covers all general insurance products except workers compensation, marine insurance and compulsory third party insurance including where there is linked driver protection cover. It does not cover reinsurance.

The Privacy Act sets out how we are to collect, use, disclose and protect your personal information. It also describes the circumstances for you to access and, if necessary, correct your personal information.

You may access your personal information by contacting any of our offices. The information we collect is used to assist us to provide you with our general insurance products and to manage our relationship with you.

At times we rely on third part suppliers (agents, legal advisers, other insurance companies, assessors, investigators, loss adjusters and mailing houses) to perform specialised activities for us. Your personal information may be provided to them so that they can carry out their agreed activities.

They are bound by confidentiality and non-disclosure agreements and are prohibited from using the information for any other purpose. These service providers are aware of their obligations under the Privacy Act and the code.

If you do not wish to provide us with your personal information, we will not be able to supply our products to you.

The easy solution to a problem

Ansvar Insurance places the highest priority on providing prompt, efficient and friendly service including protecting your privacy.

However, if you do not believe this has been achieved the best first step is to go back to the employee or authorised representative with whom you were dealing to see if they can resolve the problem.

If that is not possible, then we invite you to contact the Regional Manager in your state. They will review the problem and give you an answer as quickly as possible, but never later than three working days from the day the complaint is received by telephone or in writing.



Working together to resolve complaints & disputes

Your access to the disputes resolution committee

If you are not satisfied with the response given by the Regional Manager, then please put your unresolved complaint in a letter and address it to:

The Secretary
Internal Dispute Resolution Committee
Ansvr Insurance Limited
303 Collins St, Melbourne VIC 3000

You can also telephone the Secretary with your complaint on (03) 9614 3535, fax it on (03) 9614 2740, or choose to email your complaint to the Secretary at insure@ansvar.com.au

If you require assistance in formulating your complaint, the Secretary of the Disputes Resolution Committee will assist you.

The Secretary will refer your complaint to the Committee which comprises the CEO, Operations Manager and one of the non executive directors of Ansvr Insurance Limited, for a decision. The Disputes Resolution Committee has appropriate authority to deal with unresolved complaints.

You will receive a response within seven (7) working days from the time the Disputes Resolution Committee receives your unresolved complaint, or alternatively you will be asked for further information. If further information is required, you will receive a decision within seven (7) working days from the time Ansvr Insurance receives the additional information.

What if we don't resolve your problem?

Once the Disputes Resolution Committee gives you an answer, we will provide you with information about external dispute resolution if that is available.

For many complaints* this is the Financial Ombudsman Service (FOS), which costs you nothing. You have three months from the date of the decision by the Disputes Resolution Committee to lodge your complaint with the FOS. The FOS may be contacted by calling 1300 78 08 08 for the cost of a local call, or by writing to them at GPO Box 3, Melbourne 3001.

Alternatively, you may further pursue your unresolved complaint through a formal legal process such as the courts, mediation, or arbitration.

For privacy complaints you may approach the Federal Privacy Commissioner. A copy of the General Insurance Code of Practice and privacy principles can be obtained from our website www.ansvar.com.au or from one of our offices.

* Further details on the FOS Terms of Reference are available from Ansvr Insurance or the FOS.