CUSTOMER FEEDBACK POLICY
CGU WORKERS COMPENSATION (NSW) LIMITED

Introduction
CGU Workers Compensation (NSW) is committed to providing a high standard of customer service and to maintaining our reputation for honesty and integrity. CGU Workers Compensation (NSW) recognises the value of customer feedback, paying a compliment or making a complaint as an important tool in monitoring and meeting customer expectations.

CGU Workers Compensation (NSW) has a customer feedback process which is designed to ensure that your concerns are treated seriously and that your feedback is addressed promptly and satisfactorily. Our Customer Feedback system is designed to meet the principles specified within the Australian Standard “Customer satisfaction-Guidelines for complaints handling in organizations” (AS ISO 10002-2006).

Purpose of the Customer Feedback Policy
This Policy sets out the responsibility of CGU Workers Compensation (NSW) to:
- Recognise, promote and protect a customer’s right to comment and/or complain about their dealings with CGU Workers Compensation (NSW);
- Ensure an accessible and well publicised customer feedback procedure is in place;
- Recognise the need to be fair to both the person providing the feedback and the organisation or person the feedback is provided about;
- Provide a mechanism for responding to customer feedback in a timely and courteous manner;
- Determine and implement appropriate remedies;
- Provide adequate resources with sufficient levels of delegated authority to support the customer feedback process;
- Record, assess and review customer feedback on a regular basis to ensure responsiveness and ongoing commitment to service improvement.

Different ways you can contact us
You may contact us to provide feedback, pay a compliment or make a complaint, in any of the following ways:
- By telephoning our dedicated toll-free Customer Feedback hotline on 1800 801 241
- By sending a fax to our Customer Feedback Co-Ordinator on (02) 9088 9688
- By sending an e-mail to customer.feedback@cgu.com.au
- By completing our on-line Customer Feedback form
- By sending a letter to CGU Workers Compensation (NSW), Customer Feedback Co-Ordinator, PO Box 9960, Sydney, NSW 2001.

We would like to assure you that at CGU Workers Compensation (NSW) all matters are dealt with seriously and in a confidential manner.

All staff at CGU Workers Compensation (NSW) will have access to our Customer Feedback Procedures and the Customer Insight Feedback Form. This form is used to register and/or escalate an issue to the Customer Feedback Co-Ordinator for registration into our Customer Feedback database. Our customer feedback procedures, which includes our complaints handling processes are easy to understand and are in plain language.
**Assistance in providing feedback**
Our staff can assist you if you require help formulating or lodging your feedback. A Translating and Interpreting Service is available for you if you experience language difficulties. CGU Workers Compensation (NSW) is also happy to accept feedback, including complaints, made on your behalf by any representative, such as a friend, relative, member of parliament, welfare or community group. Release of any information regarding your feedback is subject to Freedom of Information laws or Privacy laws as applicable.

Information about the customer feedback facility, including our dedicated toll free number, is available on the CGU Workers Compensation (NSW) website, all appropriate standard letters and account statements.

**Resources**
We have resources committed to the handling of customer feedback by way of a customised computerised Customer Feedback system that is available for the recording of, and management of, all feedback.

In addition, we will provide all staff with training on our Customer Feedback Policy, Customer Feedback System and in the skills of listening, problem solving, and conflict resolution. This is to ensure that our staff are skilled, motivated and empowered to be sensitive to, and welcome feedback, including complaints. This training will form part of the induction for new staff, and will be regularly reinforced and updated.

Customer Feedback procedures will be documented and maintained within a centralised database which staff will have access to at all times.

**Definition of a complaint**
A complaint is any verbal or written expression of dissatisfaction or concern about a service or product provided by CGU Workers Compensation (NSW) that is submitted as part of the customer feedback process.

Complaints may include:
- Any matter raised by the Regulator, Ombudsman or Parliamentary Minister;
- Complaints about staff attitude and conduct;
- Complaints about unanswered correspondence or delay/failure to return phone calls;
- Complaints about our failure to meet specific obligations to Employers;
- Complaints about lack of communication with relevant parties in the decision making process;
- Complaints about unreasonable delays in approvals of medical interventions i.e. surgery, physiotherapy etc;
- Complaints regarding Privacy or Freedom of Information;
- Complaints about the conduct of independent Third Party Service Providers engaged through CGU Workers Compensation (NSW).
Complaints may not include:

- Disputes arising from adverse decisions made by CGU Workers Compensation (NSW) and/or WorkCover;
- Section 170 Appeals to WorkCover;
- Enquiries to Claims Assistance Service (CAS) at WorkCover;
- Disputes before the Workers Compensation Commission (WCC);
- Queries about governing rules and regulations set by external authorities;
- A request for information or a service, where this service is not part of established CGU Workers Compensation (NSW) procedures.

**Timeframes**
Ensuring that complaints received through customer feedback are met in a timely and effective manner is a major factor in ensuring quality outcomes. Our Customer Feedback Co-Ordinator will make every attempt to ensure that complaints are resolved satisfactorily and within a timely manner. If this is not possible, the matter will be referred to the relevant Manager who will address the matter. The progress and resolution of referred matters is monitored by the Customer Feedback Co-Ordinator.

Your complaint will be dealt with free of charge, in a courteous manner and by someone who was not involved in the incident leading to the complaint.

CGU Workers Compensation (NSW) will:

- Forward you an acknowledgement letter within two (2) working days of your complaint being received;
- Aim to resolve and provide you with a formal response within five (5) working days of the acknowledgement letter being sent.

In some instances this may not be possible due to the nature of the complaint, however you will be contacted, either by phone or by letter notifying you of the progress of your complaint.

You will be advised of avenues for further review of your complaint if you are not satisfied with the resolution.

**Remedies**
Responding to a complaint will, where possible, include a remedy appropriate to the situation.

Remedies may include:

- advice/explanation
- technical assistance
- provision of information (such as fact sheets)
- referral to another body
- benefits to which the complainant is entitled under the legislation
- an apology.

Where appropriate, CGU Workers Compensation (NSW) will consider offering the same remedy to others who have had a similar experience but who have not lodged a formal complaint.
Escalation Process
We expect that our front line staff, managers or Customer Feedback team will be able to completely resolve the issues you raise. If despite our best efforts, you believe that a complaint you have made in your customer feedback has not been satisfactorily dealt with, you may wish to contact an external dispute resolution body.

These bodies may be able to assist you to resolve your issue, but only after you have made use of our internal processes. Should you wish to pursue your issue via an independent body, please contact our Customer Feedback Co-Ordinator who can advise you of the most appropriate avenues available to you and contact details.

Privacy
CGU Workers Compensation (NSW) is committed to protecting the privacy of our customers’ personal information. The CGU Workers Compensation’s Privacy Charter is located on the CGU Workers Compensation (NSW) website.

Review of customer feedback data
The Customer Feedback Co-Ordinator will undertake regular monitoring and analysis of the Customer Feedback data, inclusive of complaints and provide regular reports to the Management team on any identified systemic and recurring issues. This data will be utilised to improve the products and services of CGU Workers Compensation (NSW) in line with our Quality Management Framework and Continuous Improvement Model.

Review of customer feedback process
The customer feedback process will be reviewed at regular intervals to ensure it meets the needs of CGU Workers Compensation (NSW) and our customers. This review will be undertaken by the Quality Manager.

An independent external review of the customer feedback system will be undertaken on an annual basis by an independent third party.

This Customer Feedback Policy will be reviewed at least annually by the Customer Feedback Co-Ordinator and Quality Manager.

Relationship to other procedures and policies
This policy operates in conjunction with CGU Workers Compensation (NSW)'s Customer Feedback Procedures and other Policies, such as the Privacy Policy.