

# CUSTOMER FEEDBACK & COMPLAINTS

**CGU**

Insuring Ambition

# AT CGU, WE VALUE ALL OUR CUSTOMERS.

We value feedback from our customers about any of our products, policies and procedures, including:

- When you have experienced exceptional service from our staff, please let us know so that we can pass your compliment on to the staff members concerned.
- Likewise, if you have any suggestions or general feedback about what we could do better, please let us know. This helps us in our efforts to continually review and improve our products and services.
- Is there something about your insurance that you want explained?
- Is there something more that you can tell us in relation to a claim?

You can provide feedback using the contact details on the back of this brochure.

## HANDLING COMPLAINTS

We understand that occasionally some customers are not satisfied with the services or products we provide or do not agree with decisions we make in relation to their insurance.

We have a process to help you if you wish to make a complaint or have a dispute managed.

# CGU'S COMPLAINTS PROCESS

## STEP 1 TALK TO US FIRST

The first thing you should do is contact your insurance adviser or the relevant staff member in the department concerned who may be able to resolve the complaint for you. If this is not possible, you will be referred to the appropriate manager.

The Manager or a senior staff member will review your complaint and a response will usually be provided within 15 business days of your complaint.

## STEP 2 HAVE YOUR COMPLAINT REVIEWED BY THE RELEVANT CGU INSURANCE DISPUTE RESOLUTION AREA

If you are not satisfied with the outcome of the manager's review, you can request the complaint be referred to the CGU Dispute Resolution team and it is then called a dispute. We will notify you of the name and contact details of the person assigned to liaise with you in relation to the dispute.

The dispute resolution team member will review your dispute and provide you with a decision usually within 15 business days, provided all necessary information has been received and investigation is complete.

## 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.

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

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

**Phone:** 1800 931 678 (free call)

**In writing to:** 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.

# CONTACT DETAILS

**ENQUIRIES** 13 24 81

**CLAIMS** 13 24 80

## MAILING ADDRESS

GPO Box 9902 in your capital city



**CGU.COM.AU**



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**Insurance Australia Limited**  
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