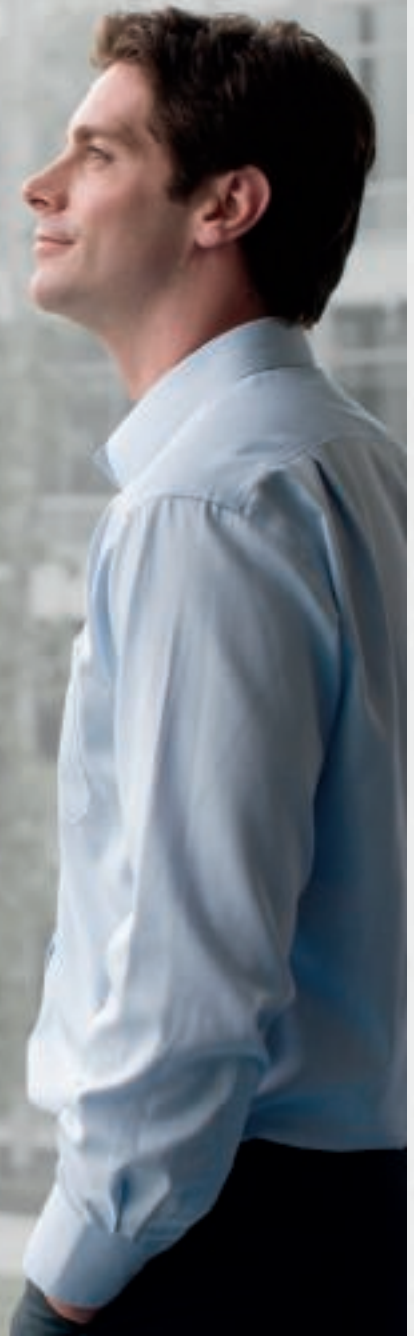


CUSTOMER SERVICE CHARTER



At CGU, we are committed to the continuous improvement of our customer service culture, ensuring we are always ready to listen, help and advise you.

We know the real test of an insurance policy is in the way claims are handled. Our approach is to always ensure we promptly pay all valid claims. We also have clear and fair guidelines and procedures for handling any disputes that may on occasion arise.

Of course there is always room for improvement, so we welcome your feedback about our products, people and services to make sure we meet your expectations every time you deal with us.

This Customer Service Charter outlines what you can expect from us and how you can contact us.

OUR COMMITMENT TO YOU

CGU is committed to providing an efficient, helpful and professional service. We do this by:

- Working to resolve claims quickly
- Providing clear, concise and regular explanations
- Responding to telephone enquiries within one business day
- Sending acknowledgements to email enquiries within one business day and enquiries sent by mail within two business days
- Complying with industry and government regulations
- Being honest and transparent

RESPONSIVE INJURY AND CLAIMS MANAGEMENT SERVICES

At CGU we understand the connection between timely implementation of claims management processes and early and sustainable return to work outcomes.

- CGU will acknowledge new claims within one business day of receipt
- When CGU makes a decision on a claim, we will:
- Clearly explain our decision
- Advise injured workers of their obligations and rights
- Consult with you prior to making significant decisions affecting your claim
- For eligible claims, we will reimburse wages to employers within seven business days of receipt of appropriate documentation
- We will notify you as soon as we become aware of any impending Case Manager changes and will keep you informed of the transfer process to a replacement Case Manager

PREMIUMS THAT ENCOURAGE AND REWARD WORKPLACE SAFETY AND POSITIVE CLAIMS OUTCOMES

Legislation relating to Workers' Compensation varies across Australia's States and Territories. CGU will work with employers to help you understand the impact of this legislation on your business and to ensure you are meeting your regulatory obligations.

Our premium specialists are there to explain the effect that claims and wages are having on premiums and to provide strategies to keep premiums under control.

PROTECTING YOUR PRIVACY

We respect your privacy and the confidentiality of your personal information and are committed to treating all information about you in strict confidence.

We are committed to ensuring that CGU adheres to all relevant Australian Privacy Legislation. Our Privacy Policy can be viewed online at www.cgu.com.au

YOUR FEEDBACK IS IMPORTANT TO US

We value your feedback. Whether you would like to provide a suggestion, pay a compliment, or make a complaint, your feedback allows us to monitor whether we are meeting your expectations and to help us continuously strive to improve our service.

You can provide us with feedback, including complaints, by completing our online customer feedback form at www.cgu.com.au or by contacting us using the details below.

HOW TO CONTACT US

At CGU we understand you need us to provide flexible options for you to contact us. You may contact us by either phone, email or our website, with details for each of these provided below.

Our website: www.cgu.com.au

NSW

Phone: 1800 801 241 (toll free)

Email: customer.feedback@cgu.com.au

VIC

Phone: 1800 635 635 (toll free)

Email: wvcustomerfeedback@cgu.com.au

WA

Phone: 1300 307 952

Email: rswebfeedback@cgu.com.au

Tasmania

Phone: (03) 6230 4700

Email: rswebfeedback@cgu.com.au

ACT

Phone: (02) 6240 4790 (claims) or (02) 6240 4770 (policy)

Email: rswebfeedback@cgu.com.au

NT

Phone: (08) 8924 0331

Email: rswebfeedback@cgu.com.au



CGU Workers Compensation (Vic) Limited
ABN 41 005 297 781

Authorised Agent of the Victorian WorkCover Authority