

Resolving Customer Complaints and Disputes

A guide to ExpressCover's complaint and dispute resolution process

AT EXPRESSCOVER, WE WELCOME AND VALUE CUSTOMER FEEDBACK. WE WANT YOU TO TELL US IF YOU ARE DISSATISFIED WITH ANY ASPECT OF OUR PRODUCTS OR SERVICE.

IF YOU HAVE A COMPLAINT PLEASE LET US KNOW, AS IT GIVES US AN OPPORTUNITY TO ADDRESS YOUR CONCERNS AND IMPROVE ON OUR SERVICES.

How to make a complaint

1. You can call our Customer Service team and they will try to resolve your complaint. Alternatively, you can also email your complaint to us. When you are making a complaint please provide as much information as possible. This information may include your policy number, claim and/or quote number.

Phone	1300 977 728 (Office Hours: Monday–Friday 8:30am–7:00pm, Saturday 9:00am–5:00pm)
Email	customerresolution@bizcover.com.au

2. If our Customer Service team is unable to resolve your complaint, or at your request, they will escalate it for an Internal Dispute Resolution (IDR) review by our Customer Resolution Officer.

The Customer Resolution Officer will:

- contact you to acknowledge receipt of your complaint by phone or email within 5 business days of escalation
- review your complaint and all relevant information
- update you on the progress of the review
- endeavour to provide a final decision in writing within 30 calendar days of you first raising your complaint if they have all the necessary information
- contact you if they need additional information or more time is needed to further investigate the complaint. They will confirm a new timeframe

for the decision and notify you of your right to contact the Australian Financial Complaints Authority (AFCA) or other relevant external dispute schemes.

If more time has been requested and you do not agree to an extension or if the complaint has not been resolved within a total of 30 days of when you first raised your complaint, then the Customer Resolution Officer will advise you of your right to contact the Australian Financial Complaints Authority (AFCA), which is an external dispute scheme.

Still not resolved?

If you are not satisfied with the final decision, there are further steps you can take. These include:

- refer your complaint externally to AFCA
- if your complaint is regarding a privacy issue, you can contact the Office of the Australian Information Commissioner (OAIC)
- seeking independent advice.

Who is AFCA?

AFCA is an external complaints resolution scheme that provides a free and independent dispute resolution service for consumers who have disputes falling within its rules. You can contact AFCA at any stage of the complaint and dispute resolution process.

Time limits may apply to lodge your complaint with AFCA. Please contact AFCA directly or consult the AFCA website for more information.

How to contact AFCA

Phone	1800 931 678
Email	info@afca.org.au
Post	Australian Financial Complaints Authority Limited GPO Box 3, Melbourne VIC 3001
Website	http://www.afca.org.au/

How to contact OAIC

Phone	1300 363 992
Email	enquiries@oaic.org.au
Post	Office of the Australian Information Commissioner GPO Box 5218, Sydney NSW 2001