

# Complaints Policy

At Direct Cover, we are committed to delivering a high standard of customer service throughout your relationship with us. We hope that you never have reason to complain, but if you do, we will do our best to work with you to resolve it quickly and fairly.

## Making a complaint

Should you have an issue or wish to make a complaint, please contact us and our team will be happy to help:

**Phone:** 1800 577 321

**Email:** [complaints@directcover.com.au](mailto:complaints@directcover.com.au)

**Mail:** Complaints, Direct Cover, PO Box R985, Royal Exchange NSW 1225, Australia

## Responding to a complaint

If you raise a complaint with us, we will address it in accordance with our internal dispute resolution process.

In most instances, we will attempt to resolve your complaint immediately with you over the phone. If we cannot do so, we will acknowledge receipt of your complaint within 24 hours (or one business day) of receiving it, or as soon as practicable. In situations where:

- you request a written response;
- we cannot resolve your complaint within 5 business days; or
- your complaint is about hardship, a declined insurance claim or the value of an insurance claim;

we will respond to your complaint in writing.

To ensure your complaint is handled fairly, objectively and without actual or perceived bias, where possible, your complaint will be considered by a staff member not involved in the subject matter of the complaint.

When conducting a review of your complaint, we will consider all relevant information and we will endeavour to respond to and resolve your complaint within 30 days. In our response, we will outline the outcome of your complaint and the reasons for our decision.

## Referring to the Australian Financial Complaints Authority (AFCA)

If your complaint remains unresolved after 30 days from the date it is received or it is not resolved to your satisfaction, you can refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA is a free, fair and independent dispute resolution scheme and you can refer your complaint to them at any time during the complaint process.

You can contact AFCA at:

**Phone:** 1800 931 678

**Mail:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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

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

Time limits may apply to complaints to AFCA. You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.

## **Additional support to lodge a complaint**

If you need additional assistance to lodge a complaint or have difficulties understanding our complaint resolution process, please contact us and we will let you know the options available to you. If you are hearing impaired or have a speech impairment, you can contact us via the National Relay Service: [www.accesshub.gov.au/](http://www.accesshub.gov.au/)

You can also authorise someone else, such as a family member, friend, lawyer, or financial counsellor, to manage your complaint on your behalf. Please note that you'll need to give them written authorisation so they can prove that they're acting for you and in some cases, we may still need to contact you directly to finalise your complaint.