

# A Guide to Resolving Complaints

Insurance Australia Limited (IAL) ABN 11 00 016 722 is referred to as "We", "Us", "Our" throughout this policy. IAL is committed to the General Insurance Code of Practice (Code) and the Australian Privacy Principles (APP) of the Privacy Act 1988 (Cth) (the 'Act').

The Code enhances standards of service, relations between insurers and customers and the resolution of complaints. The Code covers the purchase of insurance, claims, complaints and dispute resolution. In the event of a catastrophe or disaster every effort will be made to comply with the Code, if practical. Where your claim is resolved within one month of such a catastrophe or disaster, you can request a review of the claim within six months of its settlement, if you consider the assessment was not complete or accurate. You may obtain a copy of the code at [www.codeofpractice.com.au](http://www.codeofpractice.com.au). The Code outlines the dispute requirements in relation to insurance products. However as your dispute relates to a warranty and service plan/product, these requirements do not apply.

We handle your personal information in accordance with the APP, our Privacy Policy and our Privacy Statement. A copy of the APP can be obtained from the Office of the Australian Information Commissioner (OAIC) at their website [www.oaic.gov.au](http://www.oaic.gov.au). The APP set out the purpose for which your personal information can be collected, used, disclosed, stored, maintained, accessed, corrected and how personal information will be handled outside Australia. You can obtain a copy of our Privacy Policy by contacting us or at our website: [www.lumleyretailwarranty.com.au](http://www.lumleyretailwarranty.com.au). Your policy documents may also set out how we will collect, disclose and use your personal information and how you can access it.

The dispute process for warranty and service plans/products is outlined as follows.

## How we will assist you

We have a confidential national complaint and dispute resolution process in place which may be accessed by our customers. All complaints and disputes will be handled in a fair, transparent and timely manner. We will only take account of relevant information.

If you have any questions or to access our complaint and dispute resolution process, please contact our Contact Centre on 1800 003 466.

## Complaints

A complaint is an expression of dissatisfaction with our products or services or the manner in which personal information is managed, where a response is expressly or impliedly required by you. The complaints process has two distinct steps. Within 24 hours of receiving your complaint we will try to resolve it to your satisfaction and if not escalate it to a manager who has five business days to try to resolve the complaint. This may be extended by a further ten business days with your agreement where further investigation and evidence is required.

## Reviews by the local state and territory consumer protection agency

In the case of non-privacy complaints and disputes, we will inform you of the details of your local state and territory consumer protection agency (sometimes called 'consumer affairs') who can provide you with information about your rights and further options. You may also be entitled to take your complaint to your local state and territory small claims tribunal.

## Reviews by the Office of the Australian Information Commissioner

In the case of a privacy complaint or dispute, following decisions by a manager and an IDR Officer, we will inform you of your right to take this matter to the OAIC, its contact details and the time limit for application. If you have not received a response to your complaint within 30 days, then you have the right to take the matter to the OAIC.

The OAIC is the independent statutory body given the responsibility of complaint handling under the Act. The OAIC will investigate and where necessary, make a determination about your complaint, if it is covered by the Act. You have 12 months from the date you became aware of your privacy issue to lodge your complaint with the OAIC. You may access the OAIC's services by contacting them at:

### Office of the Australian Information Commissioner

GPO Box 2999, Canberra, ACT 2601

<b>Telephone</b>	1300 363 992	<b>Website</b>	<a href="http://www.oaic.gov.au">www.oaic.gov.au</a>
<b>Email</b>	<a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a>		

## Contact Us

It's easy to get in touch with us. Our contact details are:

GPO Box 1465  
BRISBANE QLD 4001  
Phone: 1800 003 466  
Email: [bst@iag.com.au](mailto:bst@iag.com.au)