

IAG and 360 Complaints Handling Brochure

IAG and 360 Complaints Handling Brochure

About 360 and The Insurer

In this Complaints and Dispute Resolution Brochure the use of “we”, “our”, “us” or “360” means 360 Underwriting Solutions Pty Ltd **ABN 18 120 261 270 (AFSL 319181)** and its Authorised Representatives, 360 Commercial Pty Ltd **ABN 73 620 071 650 AR 1256191** and 360 Commercial Motor Pty Ltd **ABN 78 626 251 616 AR 1266050**.

We act under an authority given to us by the insurer, Insurance Australia Limited **ABN 11 000 016 722 AFSL 227681** trading as CGU Insurance (“IAL”), to arrange, enter into/bind and administer 360 Commercial and 360 Commercial Motor policies (including handling and settling claims). IAL is part of Insurance Australia Group Limited (“IAG”).

At 360, 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 our contact details on this Brochure.

What To Do If You Have a Complaint

We understand that sometimes issues come up and you may have a complaint.

We will always do our best to provide you the highest level of service but if you are not happy or have a complaint or dispute, here is what you can do.

We outline below the complaints process at each stage. We aim to resolve your complaint as quickly as possible and will keep you informed as to the progress of your complaint. If you are unhappy with our decision or in the unlikely event we (and/or IAG) cannot resolve a complaint within a maximum of 30 calendar days, you may wish to access external review options – see Step 3.

Our Process

Step 1. Talk to us

The first thing to do is contact us about your concerns.

Our consultants will try to resolve complaints at first contact or shortly thereafter. If we are unable to do so, we may refer you to a manager (or you can ask to speak to a manager yourself).

The consultant or manager will attempt to respond and resolve your complaint as soon as possible. If they require more information, they will let you know. They will aim to respond within 15 calendar days of receipt of your complaint.

Step 2. Contact Customer Relations

If we can't resolve your complaint to your satisfaction within 15 calendar days, we will escalate your complaint to IAG's Customer Relations department who will make a decision in relation to your complaint within a further fifteen (15) calendar days (and not exceeding a total of thirty (30) calendar days from when you first made your complaint to us).

You can also contact IAG's Customer Relations department directly:

IAG Customer Relations Department

Post. Free post (no stamp needed) at:
Customer Relations
Reply Paid 89824
Sydney, NSW 2001
Telephone. 1800 045 517
Fax. 1800 649 290
Email. Customer.relations@iag.com.au

IAG's Customer Relations department will contact you if they require additional information or have reached a decision. IAG's Customer Relations department will also advise you of the progress of your complaint.

Step 3. Seek an external review

We expect our (and IAG's) procedures will deal fairly and promptly with your complaint. If you are unhappy with the decision made by us (or IAG's Customer Relations department) you may wish to seek an external review, such as referring the issue to the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA has authority to hear certain complaints. AFCA will confirm if they can assist you:

Australian Financial Complaints Authority

Post. GPO Box 3,
Melbourne, VIC 3001
Telephone. 1800 931 678 (freecall)
Email. info@afca.org.au
Website. www.afca.org.au

Some time limits apply to AFCA complaints, so act quickly. Check the AFCA website to see if time limits apply to your situation.

Further information about our complaints and dispute resolution process is available by contacting us.

Our Contact Details

360 Internal Dispute Resolutions Team

Post. Attention: IDR Officer
Suite 1, Level 18,
201 Kent St,
Sydney, NSW 2000
Telephone. 1800 411 580 (freecall)
Email. idr@360uw.com.au