

## COMPLAINTS & DISPUTES PROCESS

### How to resolve your complaints

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 through the following process. If your complaint is not resolved at each stage, you can escalate to the next step:

**Step 1:** Please speak to one of our Customer Service Representatives on 1300 951 353.

**Step 2:** If required, ask to speak to a Manager to further discuss your concerns. They can also be reached on 1300 951 353.

**Step 3:** If, after speaking to a Manager, your complaint is not resolved, you can take the matter further by writing to our Internal Dispute Resolution Committee at:

Hollard Insurance  
PO Box 199  
Chatswood NSW 2057

Alternatively, you may send an email to [resolution@hollard.com.au](mailto:resolution@hollard.com.au) or call the Internal Dispute Resolution Committee on (02) 9253 6600.

Your concerns will be investigated by an officer with full authority to deal with the complaint and we will inform you of the outcome within 15 working days of receiving your complaint.

**Step 4:** In the unlikely event that your concerns are not resolved to your satisfaction by the Internal Dispute Resolution Committee, or your complaint has not been resolved within 45 days, you may lodge a complaint with the Australian Financial Complaints Authority:

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

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

Phone: 1800 931 678

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

A decision of AFCA is binding on Hollard Insurance (up to specified jurisdiction limits).

A decision of AFCA is not binding on you and you have the right to seek further legal assistance. The AFCA service is provided to you free of charge.

***This document has been drafted as a guide only and does not in any way replace or form part of your PDS and its related wording. If you are in doubt consult your PDS which carries preference.***