

GT INSURANCE

CUSTOMER COMPLAINTS

Your feedback is important to us. Our aim is to provide you with quality products and consistently great service experiences in the moments that matter. If you have a complaint about one of our products, or about the service you have received either from us directly or from one of our partners or suppliers, we would like to hear about it and to have the opportunity to resolve your complaint.

OUR COMPLAINTS HANDLING PROCESS

If you have a complaint related to our products, services, or the conduct of our representatives such as our employees, loss adjusters, loss assessors, investigators, collection agents or claims team, please contact us. If we are unable to resolve your complaint on the spot, we will provide you with a complaint reference number.

We will keep you informed of the progress of our review of your complaint at least every 10 business days.

During the complaints process, we will provide you with the name and contact information of the person or team handling your complaint.

Our complaints handling process has some specific steps as outlined below.

We will respond to your complaint in writing where your complaint is about a declined claim, the value of a claim or about financial hardship. We will also respond in writing if:-

- we haven't resolved your complaint to your satisfaction by the end of the fifth business day after your complaint was received by us; and
- you have requested a response in writing.

STAGE ONE

We will endeavour to respond to your complaint within 15 business days.

If we cannot respond to your complaint within 15 business days because further information or investigation is required, we will tell you within that time frame and seek to agree on a reasonable alternative timeframe with you. We will keep you informed of the progress of our response to your complaint at least every 10 business days unless you agree otherwise.

If you are not satisfied with our response to your complaint or we cannot agree on an alternative timeframe, you may have your complaint progressed to Stage Two. We will let you know who to contact for this review.

STAGE TWO

Your complaint will be reviewed by one of our internal dispute resolution officers who has the appropriate experience, knowledge and authority. Where practical, this person will be different from the person whose decision or conduct is the subject of the complaint or who was involved in the stage one decision.

We will endeavour to respond to your complaint within 15 business days.

If we cannot respond to your complaint within 15 business days, because further information or investigation is required, we will tell you within that timeframe and seek to agree on a reasonable alternative timeframe with you. We will keep you informed of the progress of our review of your complaint at least every 10 business days unless you agree otherwise.

We will respond to your complaint in writing giving reasons for any decision.

If we cannot agree on an alternative timeframe, we have not provided you with a final decision within 45 days of us receiving your complaint or if you remain dissatisfied with our final response to your complaint, you have the right to take your complaint to the relevant external dispute resolution scheme noted below, subject to its Rules.

EXTERNAL DISPUTE RESOLUTION

We are a member of an independent External Dispute Resolution (EDR) scheme which reviews disputes about general insurance matters that fall within its Rules. Its final determinations are binding on us.

For general insurance matters, if we do not provide you with a final decision within 45 days from when we first became aware of your complaint, or if you are not happy with our final decision, you have the right to take the matter to the EDR, subject to its Rules. This applies even if we are still considering your complaint/dispute.

The EDR scheme that GT Insurance is a member of is The Australian Financial Complaints Authority (AFCA).

AFCA's contact details are:

The Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

1800 931 678
info@afca.org.au
www.afca.org.au

AFCA will not consider a complaint/dispute about a general insurance matter unless it is lodged before the earlier of the following time limits:

- within 2 years of the date of our final internal dispute review response; and
- within 6 years of the date when you first became aware (or should reasonably have become aware) that you suffered the loss.

However, AFCA may still consider a complaint/dispute lodged after either of these time limits if it considers that exceptional circumstances apply. Refer to AFCA website for more detail.

If your complaint relates to a claim that GT Insurance is handling on behalf of another party (i.e. other than Allianz Australia Insurance Limited) and it is not about a general insurance matter, AFCA may not be able to review your complaint.

GT INSURANCE CONTACT DETAILS ARE:

PO Box 1937
North Sydney NSW 2059
(02) 9966 8820
complaints@gtins.com.au

USE OF YOUR INFORMATION

We only ask for, and take into account, relevant information when deciding on your complaint/dispute. You can seek access to information about you that we have relied on in assessing your complaint/dispute and correct any mistakes or inaccuracies.

In special circumstances, we may decline to release this information, e.g. if it is protected from disclosure by law, including by privacy legislation, where a claim is being or has been investigated, where the release of it would prejudice us in relation to a dispute about your insurance cover or your claim or in relation to your complaint/dispute (subject to limited exceptions). However, we will not do so unreasonably and we will give you reasons and provide them in writing on request along with details of our complaints process.

Where an error or mistake in handling your complaint/dispute is identified, we will immediately initiate action to correct it.

Our Privacy Policy also applies to the way we handle your personal information and it is available from **www.gtins.com.au** or by contacting GT Insurance on **(02) 9966 8820**.

PRIVACY COMPLAINTS

If you believe we have not met our privacy obligations you may lodge a complaint by contacting us. If we do not respond to your complaint within 30 days or if you are not happy with our response, then you have the right to take the matter to the Office of the Australian Information Commissioner.

Office of the Australian Information Commissioner contact details are:

GPO Box 5218
Sydney NSW 2001
1300 363 992
enquiries@oaic.gov.au

gtins.com.au

Global Transport & Automotive Insurance Solutions Pty Ltd t/as GT Insurance (ABN 93 069 048 255 AFSL 240714) is an underwriting agent and claims manager that acts for the insurer, Allianz Australia Insurance Limited (ABN 15 000 122 850 AFSL 234708)

Global Transport & Automotive Insurance Solutions Pty Ltd t/as GT Insurance (ABN 93 069 048 255 AFSL 240714) is also a claims manager that acts for other parties that are not related to Allianz Australia Insurance Limited (ABN 15 000 122 850 AFSL 234708)

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