

Our commitment to you

Whilst the procedures outlined in this brochure are designed to help you if you have a complaint or dispute, we would expect this to be a rare event. Our service is the cornerstone of our business and we strive for continuous improvement. If you have any issues or queries, please tell us straight away and we will do our very best to help.

WFI has adopted the General Insurance Code of Practice developed by the Insurance Council of Australia. The Code is a self regulatory code for general insurers in Australia. We embrace the objectives of the Code to raise standards of practice and service in the general insurance industry. More information on the Code of Practice can be found on our website at www.wfi.com.au.

HANDLING COMPLAINTS & DISPUTE RESOLUTION

OUR COMMITMENT TO YOU

Contact details

You can find the contact details of your local WFI Area Manager on your Certificate of Insurance or correspondence from WFI. Or you can contact WFI on 1300 934 934 or on the number provided for your State below.

Queensland, New South Wales and A.C.T.

Level 2, Toowong Tower, 9 Sherwood Rd,
Toowong QLD 4066
PO Box 712, Toowong QLD 4066
Ph: (07) 3721 5100 Fax: (07) 3871 0776

Victoria, Tasmania and South Australia

Level 4, 440 Collins St, Melbourne VIC 3000
PO Box 16213, Collins St West
Melbourne VIC 8007
Ph: (03) 9342 1200 Fax: (03) 9342 1260

Western Australia

184 Railway Parade, Bassendean WA 6054
Locked Bag 1, Bassendean DC WA 6942
Ph: (08) 9273 5333 Fax: (08) 9378 2172

WFI is a trading name of Wesfarmers
General Insurance Limited
ABN 24 000 036 279 AFSL 241461.

Handling Complaints and Dispute Resolution

WFI has a long and proud history of serving the Australian community. We operate with the simple philosophy of striving to provide excellence in products, claims and service. We pride ourselves on delivering personalised service. This gives you immediate access to people who can help you and ensures that we can try to resolve any issue quickly. If either our products or services do not meet your expectations, we would like you to let us know. Your feedback will assist us to continually improve.

Our Complaints Handling Procedures

If you have a complaint, we will do everything possible to resolve the matter on your initial contact with us. If we are unable to do so, we will investigate and respond to your complaint as soon as possible and, in any event, within 15 business days.

If your complaint remains unresolved, we will treat it as a dispute and it will enter our “Internal Dispute Resolution” (IDR) process. The complaint will then be considered by a designated Internal Dispute Resolution Officer with the appropriate experience, knowledge and authority to deal with it.

We will notify you of our final decision within 15 business days from the date your complaint enters our IDR process, provided we have all necessary information. We hope to be able to resolve any dispute within this time. However, if we must undertake investigation to secure additional information to enable us to make an informed decision, then we will keep you advised of the progress of our review at least every 10 business days, or at intervals agreed with you during the course of the investigation.

We may contact you to:

- clarify information that you have already supplied
- seek additional information from you
- advise you of any action or investigation we will be taking.

You can supply us with any additional information in support of the reasons for your complaint at any time. Our Complaints Handling Procedures are also available to some third party debtors in financial hardship and some uninsured third party drivers, involved in an accident with our client, if the claim for the damage to their vehicle does not exceed \$5,000.

To access our Complaints Handling Procedures simply contact your local Area Manager, Client Service Team or the Claims Officer handling your claim.

Other options available to you

If you are not satisfied with our IDR decision, you can refer your complaint to the Financial Ombudsman Service Limited (FOS) within 2 years of our letter advising you of our decision.

This is a free, independent and impartial external dispute resolution service aimed at resolving disputes between clients and insurance companies or their representatives. The FOS also provides free advice and information about any general insurance matter.

When notifying you of our IDR decision, we will advise you if we consider your status and the nature of your dispute qualifies for consideration by the FOS, as some restrictions do apply. However, you are still able to contact the FOS to confirm whether your dispute is eligible. Access is free to consumers who have a dispute with their insurance company.

We are bound to accept decisions of the FOS. However, the decision of the FOS is not binding on you and you may choose to take legal or other steps available to you to resolve your dispute.

The FOS can be contacted at:

Financial Ombudsman Service Limited

Phone: 1300 780 808

Fax: (03) 9613 6399

Post: GPO Box 3
Melbourne VIC 3001

Website: www.fos.org.au

Email: info@fos.org.au