

Our internal disputes resolution process

We strive to make our clients happy by meeting, if not exceeding, their expectations. At all times, we endeavour to act efficiently, honestly and fairly. However, occasionally complaints or disputes do occur.

If they do, we will attempt to resolve them by carefully listening and responding in a professional, fair and timely manner. Please tell us about any issues you may have with our service so we can look to continually improve our service offerings.

As a member of the National Insurance Brokers Association (NIBA) we subscribe to the Insurance Brokers Code of Practice (the Code). The Code promotes efficiency in transactions by describing standards of good practice and the level of service to be expected from its members. In short, it's our promise to you that we will act in your best interests at all times and be open and honest with you. You can read or download a copy of the code on NIBA's website at www.niba.com.au/insurance-brokers-code-of-practice.

How we can resolve your complaint

We have effective and streamlined procedures for dealing with complaints and disputes about our services, products, employees, or agents.

- 1. In the first instance, you can let us know about your complaint by:
 - a. Contacting your broker who handles your insurance matters and explain your complaint; or
 - b. Writing to us, explaining your complaint and attaching any necessary documentation; or
 - c. Visiting us and explaining your complaint.
- 2. If our consultant cannot resolve your complaint to your satisfaction during your phone call or visit, please request that your complaint be escalated to the General Manager.

Alternatively, complaints can be raised through the following channels:

Email Address: complaints@afaib.com.au

Phone: (08) 89816377

Mail: GPO Box 4007, Darwin NT 0801

- 3. We will acknowledge your complaint in writing and will endeavour to resolve your problem within 30 calendar days through our internal disputes resolution process. We will keep you informed of our progress during this period.
- 4. 4. If you are still not satisfied, AFA Insurance Brokers subscribe to the Australian Financial Complaints Authority (AFCA), a free customer service, which handles complaints against brokers. You can refer your complaint to AFCA who will conciliate with a view to seeking a solution that is acceptable to both parties. Further information about AFCA is available from our office, or contact the AFCA directly on:

Telephone: 1800 931 678, Email: info@afca.org.au,

Mail: GPO Box 3, Melbourne, VIC 3001 or website http://www.afca.org.au