

# Making a Complaint

Your guide to the Complaints/Disputes process at Combined Insurance



Let's make this easy.



## We Want to Know

You have access to our free internal disputes resolution (IDR) process. Our IDR process relates to any aspect of our service, including claims handling, or any problems you have experienced in dealing with our Staff or Authorised Representatives.

Our Disputes Officer is available to review any complaints that you may have about our service. If you would like to make a complaint, the steps you need to take are outlined in this brochure.

**Privacy:** At Combined Insurance we are committed to ensuring that we handle your personal information in accordance with the National Privacy Principles and the *Privacy Act 1988* (Cth).



# Complaints

## Internal Disputes Resolution Process

### Step 1 - Making a Complaint

Phone, write to, fax, or email our customer service department and advise us of your complaint. It is important that you let us know that you are not happy and the reason(s) why, so that we can attempt to find a solution that appropriately addresses your concerns.

#### **Customer Service Department**

c/o Combined Insurance  
PO Box 403  
North Sydney NSW 2059

Toll Free: 1300 300 480

Fax: (02) 9922 2096

Email: [complaints@combined.com.au](mailto:complaints@combined.com.au)

We will respond to your complaint within 15 business days, or if further investigation or information is required, we will work with you to agree on reasonable alternative timeframes.

## **Step 2 - Lodging a Dispute**

If your complaint is not resolved to your satisfaction and so becomes a dispute, please write to our Disputes Officer or advise a customer service representative that you would like the complaint to be referred to our Disputes Officer. Please outline your concerns and the reasons why you feel that we should review the original decision.

You may forward your dispute in writing to:

### **The Disputes Officer**

c/o Combined Insurance

PO Box 403

North Sydney NSW 2059

Fax: (02) 8912 9699

Email: [complaints@combined.com.au](mailto:complaints@combined.com.au)

In handling your dispute, our Disputes Officer is obliged to be fair and timely. In most cases, you will receive a reply within 15 business days from our receipt of your dispute. If further investigation or information is required, we will work with you to agree on reasonable alternative timeframes.

## **Step 3 - External Review**

If you are unhappy with our final decision, or we have been unable to resolve your original complaint within 45 days, you may seek an external review of our decision concerning your complaint through the Financial Ombudsman Service (“FOS”).

# Complaints

## External Disputes Resolution Process

At any time you may contact the Financial Ombudsman Service (“FOS”). The FOS is an independent organisation offering free and accessible dispute resolution services to financial services consumers across Australia. The General Insurance division of FOS resolves general insurance disputes that are covered by its “Terms of Reference”. If you wish your dispute to be reviewed by FOS you must refer your dispute to FOS within two years of receiving our IDR decision and you can do this by contacting FOS at:

### **Financial Ombudsman Service**

GPO Box 3  
Melbourne VIC 3001

Toll Free: 1300 780 808

Ph: (03) 9613 7366

Fax: (03) 9613 6399

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

Website: [www.fos.org.au](http://www.fos.org.au)

If your complaint cannot be reviewed by the FOS, we will endeavour to refer you to an appropriate external body.



**Combined Insurance is a division of ACE Insurance Limited**

ABN 23 001 642 020 | AFSL Number 239687

**Customer Service** 1300 300 480 **Fax** 02 9922 2096

**Email** [customer@combined.com.au](mailto:customer@combined.com.au) **Website** [www.combined.com.au](http://www.combined.com.au)

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