

Tell Us Your Concerns

Making a Complaint

We would prefer that your complaint is put in writing.

Mail The Complaints Officer
Combined Insurance Company of Australia
PO Box 403, North Sydney NSW 2059

Fax (02) 9922 2096
Please mark your fax
ATT: The Complaints Officer

Email customer@combined.com.au
ATT: The Complaints Officer

If you prefer to speak to one of our Customer Service Operators please phone our Customer Service Centre:

Toll Free: 1300 300 480
Local Area: (02) 9922 5033

Contacting our Disputes Officer

If possible please advise us of your dispute in writing.

Mail The Disputes Officer
Combined Insurance Company of Australia
PO Box 403, North Sydney NSW 2059

Fax (02) 9922 3386
Please mark your fax
ATT: The Disputes Officer

Email customer@combined.com.au
ATT: The Disputes Officer

You can speak to our Disputes Officer by calling our Customer Service Centre:

Toll Free: 1300 300 480
Local Area: (02) 9922 5033

We Want to Know

This Disputes Resolution Process relates to any aspect of our business. You may wish to complain about our handling of a Claim, or any problem you have experienced in dealing with our staff or Representatives.

If your complaint has not been resolved to your satisfaction, our Disputes Officer is available to review any dispute that you may have about Combined's service.

The steps you need to take are outlined in this brochure.



Combined Insurance Company of Australia

Underwritten by Combined Insurance Company of America trading as Combined Insurance Company of Australia

Combined Insurance Company of America is a limited company incorporated in the State of Illinois, USA

ABN 77 009 714 425 | AFSL Number 232409

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

Email customer@combined.com.au **Website** www.combined.com.au

Australian Head Office 51 Berry Street, North Sydney NSW Australia 2060

Postal Address PO Box 403, North Sydney NSW Australia 2059

Making a Complaint

Your guide to the Complaints/Disputes process at Combined Insurance



Step 1 If You're Not Happy...

If you're not happy, we want to know!!

Please let us know immediately if you have a problem. Making a complaint is the first and often the only step you will need to take in the Dispute Resolution Process.

Phone, write, fax, or email our Customer Service Centre at Head Office and let us know of your complaint. It is important that you provide all the necessary details and the reasons why you are unhappy, so that we can attempt to find a solution that suits everyone.

If we cannot finalise your complaint immediately, we will aim to do so within 15 business days. (Additional time may be required where the complaint involves a Representative of our Company).



Step 2

Internal Dispute Resolution

If you are dissatisfied with our response to your complaint, please let our Disputes Officer know.

Outline your concerns and explain the reasons why you feel that we should review the original decision. **Or ask our Customer Service Centre to refer your dispute to our Disputes Officer.**

Our Disputes Officer has the authority to review the original decision, ensuring that correct procedures were followed, and is obliged to be fair and timely in investigating the dispute. In most cases, you will receive a reply within 15 business days from our receipt of your dispute.

We would prefer that your dispute is put in writing.

If making a complaint, or taking the next step of involving our Disputes Officer, please refer to the back of this brochure for the relevant contact details.

Privacy: At Combined we are committed to ensuring that we handle your personal information in accordance with the National Privacy Principles and the Privacy Act.



Step 3

External Dispute Resolution

If you are still dissatisfied, the following options are available:

If you are unhappy with our internal dispute resolution (IDR) decision you may refer your dispute to the Insurance Ombudsman Service (IOS). The IOS provides a free and independent dispute resolution service for consumers who have general insurance disputes that are covered by its Terms of Reference. If you wish your dispute to be reviewed by IOS you must refer your dispute to IOS within three calendar months of receiving the IDR decision and you can do this by contacting IOS at:

Mail: The Insurance Ombudsman Service
PO Box 561
Collins Street West, Melbourne, VIC 8007

Tel: 1300 78 08 08 (*National toll free*)
(03) 9613 6300

Fax: (03) 9621 2060

Email: ios@insuranceombudsman.com.au
Website: www.insuranceombudsman.com.au

