

## 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.

Your Insurance Group 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.yig.com.au](http://www.yig.com.au).

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Contact us

**1300 855 141**

[www.yig.com.au](http://www.yig.com.au)

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e. [info@yourinsurance.com.au](mailto:info@yourinsurance.com.au)

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

OUR COMMITMENT TO YOU  
Handling Complaints and  
Dispute Resolution



## HANDLING COMPLAINTS AND DISPUTE RESOLUTION

At Your Insurance Group we aim to make insurance easy for you. As a direct insurer, you can quickly access people who can help you simply by calling us. 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 available to a third party, but only if the matter is in relation to motor vehicle damage resulting from an accident for which the third party's vehicle is not insured.

To access our Complaints Handling Procedures simply contact us by phone, fax, email or mail using the contact details below.

#### Your Insurance Group

**Phone:** 1300 855 141  
**Fax:** 1300 797 544  
**Post:** GPO Box 9939  
Melbourne VIC 3001  
**Website:** [www.yig.com.au](http://www.yig.com.au)  
**Email:** [info@yourinsurance.com.au](mailto:info@yourinsurance.com.au)

## OTHER OPTIONS AVAILABLE TO YOU

If you are not satisfied with our IDR decision, you can submit the matter to the Financial Ombudsman Service Limited (FOS) within 3 months 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 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**  
GPO Box 3  
Melbourne VIC 3001

**General Enquiries:** 1300 78 08 08  
**Fax:** (03) 9613 6399  
**Email:** [info@fos.org.au](mailto:info@fos.org.au)  
**Website:** [www.fos.org.au](http://www.fos.org.au)