

CUSTOMER COMPLAINTS AND DISPUTES BROCHURE

GENERAL INSURANCE

Who we are

Founded in 1927, Virginia Surety Company, Inc (An Assurant group company) (ABN 63 080 339 957; AFSL 245579) and its affiliate companies, are among the largest underwriters of insured service plans and warranty products in the world. The Warranty Group Australasia Pty Ltd (TWG) (ABN 37 005 004 446) acts as Administrator to Virginia Surety Company, Inc. Both Virginia Surety Company, Inc and The Warranty Group Australasia Pty Ltd are part of Assurant, Inc. (NYSE AIZ), a global provider of risk management solutions.

Our Commitment to You

We are committed to providing the highest standards of service to our customers through:

- plain and simple products, claim forms and documentation;
- fair, honest and transparent sales process;
- fair, transparent and timely claims handling;
- trained employees and agents, who understand the products and services we offer; and
- an internal transparent system to resolve your disputes and complaints.

How to make a complaint

If you have a concern relating to your insurance policy or any area of our business we encourage you to first speak to our staff, or alternatively you may request that your concern be dealt with by a supervisor or manager directly responsible for that area.

Before you make a complaint, we recommend that you:

- Gather any documents and other supporting information;
- Keep detailed records of letters, names, times and dates relating to your complaint; and
- Give us a detailed explanation outlining the reasons for your complaint.

You can lodge a complaint with us:

- by phone on 1300 654 611; or
- in writing to PO Box 246, Balwyn VIC 3103; or
- by emailing us at customerfeedback@assurant.com

Internal Dispute Resolution (IDR) process

VSC adheres to the process and timelines specified in ASIC Regulatory Guide (RG) 271 and the General Insurance Code of Practice (**Code**) in relation to its IDR Process. Further information about the IDR process and the Code is described further below.

First Point of Contact

Our team will endeavour to resolve your complaint at the first point of contact; however, if you are not happy with the outcome of your complaint or it is not resolved in five days, it will be escalated to Stage One.

You will receive a written IDR Response to your complaint even if it is resolved in 5 business days if:

- (a) You request a written response; or
- (b) Your complaint is about:
 - (i) hardship;
 - (ii) a declined insurance claim;
 - (iii) the value of your insurance claim.

Stage One

To ensure we can assist you with your complaint you must provide us all necessary documentation relating to your complaint and give us a detailed explanation outlining the reasons for the complaint. Our team will then review your complaint and provide a written response within **15 calendar days** from the time it was escalated to Stage One.

If we are unable to respond within **15 calendar days** we will provide you an IDR delay notification that informs you about

- reasons for the delay,
- your right to take your complaint to AFCA if you are dissatisfied, and
- The contact details for AFCA.

Stage Two

If your complaint is not resolved to your satisfaction at Stage One, you may refer the matter to VSC's IDR panel for further review.

Our IDR Panel will review your complaint and decide upon the appropriate outcome. You will be provided with written notification of the outcome within **10 calendar days** from the time it was referred to Stage Two.

Our written notification will include:

- reasons for our decision;
- your right to take your complaint to AFCA if you are dissatisfied, and
- contact details for AFCA.

The IDR process (Stage One and Stage Two) shall take no more than 30 calendar days, unless an alternative timeframe is agreed. We will update you on the progress of your complaint every 10 business days.

External Dispute Resolution (EDR) process

If you are dissatisfied with the outcome of our IDR Process, you are entitled to take the matter to the Australian Financial Complaints Authority (AFCA).

AFCA can be contacted:

by phone on : 1800 931 678 (free call)
by post : GPO Box 3, Melbourne VIC 3001
by emailing them at : info@afca.org.au
on the web : www.afca.org.au

AFCA provides a fair and independent service that is free to consumers.

Time Frames

If you wish to have your complaint reviewed by the external dispute resolution body you have **two (2) years** from the date of our IDR response to refer the matter to them.

General Insurance Code of Practice (Code)

The Code has been designed to raise the customer service standards in the Australian general insurance industry and protects the rights of policy holders. Developed in concert with consumers, business and the insurance industry, the Code is the general insurance industry's promise to be open fair and honest in the way it deals with all its customers. Whether you are taking out insurance, making a claim or have a complaint, the Code lets you know the standards of customer service you can expect from the insurance industry. We have adopted the Code and are committed to complying with it.

The Code includes the following general principles:

- All customer services (including product information, sales procedures, claim handling and the management of complaints or disputes) will be conducted in a fair, transparent and timely manner.
- If an error is made in assessing applications, deciding on claims or investigating complaints, the insurer will take immediate action to correct it.
- Customers will have access to any information that has been used to assess applications, claims or complaints and will have the opportunity to correct any mistakes or inaccuracies within this information.
- Insurers will make sure that not only its employees, but also its Representatives and Service Providers meet the standards of the Code.

How do I get more information about the Code?

If you would like more information on the Code, you can visit the website www.codeofpractice.com.au, or you can contact us on 1300 654 611 and we will be happy to provide this for you.

If you believe we have failed in our commitment to protect your privacy

We take protection of your personal information seriously in accordance with the Privacy Act 1988 (Cth) and we adhere to the Australian Privacy Principles.

Our Privacy Policy can be found at <http://virginiasurety.com.au/privacy/index.html> which provides information including what to do if you have questions, would like to make a privacy complaint or would like further information on our privacy and information handling practices policy.