

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

Virginia Surety Company Inc. (VSC) treats complaints seriously and believes you have the right to an honest, efficient, fair, transparent and timely service from us at all times. If you are dissatisfied with any of our products, services, complaints handling or staff and you wish to make a complaint, please contact us and we will endeavour to resolve your complaint as quickly as possible. We will acknowledge all verbal and written complaints within 24 hours or one business day following receipt of the complaint.

What is a complaint?

A complaint is an expression of dissatisfaction made to or about us, related to our products, services, staff, or the handling of a complaint (including the General Insurance Code of Practice), where a response or resolution is explicitly or implicitly expected, or legally required.

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

Interpreter services

If English is a second language, or you need assistance with interpreting you can access an interpreter by calling the Translating and Interpreting Services (TIS) on 13 14 50. The TIS can interpret more than 150 languages, is available twenty-four (24) hours a day, seven (7) days a week and is accessible from anywhere in Australia for the cost of a local call.

Speech or hearing impaired

If you have a speech or hearing impairment, we recommend that you contact the National Relay Service (NRS), which can help you communicate in a number of ways. Their website is <https://www.infrastructure.gov.au/media-communications-arts/phone/services-people-disability/accesshub/national-relay-service> and you can also contact them on:

- Voice Relay number
1300 555 727
- TTY number
133 677
- SMS relay number
0423 677 767

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) financial hardship
 - (ii) a declined insurance claim; or
 - (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 the Australian Financial Complaints Authority (AFCA) if you are dissatisfied, and
- 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 our response does not satisfactorily resolve your complaint, or if we have not resolved your complaint within thirty (30) calendar days of the date we first received your complaint, you can seek an external review via AFCA. AFCA is an independent national scheme for consumers, aimed at resolving disputes between the insured and their insurer. AFCA can advise you if your dispute falls within their respective rules. AFCA's contact details are:

- Website: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678 (free call)
- Post: GPO Box 3, Melbourne VIC 3001

You can access this scheme for free and any decision AFCA makes is binding on us but not on you.

Next steps

If you choose to lodge your dispute with AFCA, they will contact us and ask for a response from both parties. Response times requested by AFCA vary depending on the situation. If AFCA advises you that their rules do not extend to you or your dispute, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

General Insurance Code of Practice (Code)

We adhere to the General Insurance Code of Practice (Code). The purpose of the Code is to raise the standards of practice and service in the general insurance industry. The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code.

The Code reflects the general insurance industry's ongoing commitment to positive outcomes for consumers and its determination to provide best practice in conduct and customer service

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 or the CGC, 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 document 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.