

Handling Complaints and Dispute Resolution

**our commitment
to you**

Handling Complaints and Dispute Resolution

Coles Insurance is issued by Wesfarmers General Insurance Limited (WGIL) and if you have a complaint or dispute, this will be managed in accordance with the complaints and disputes resolution process detailed in this brochure.

Whilst the procedures outlined in this brochure are designed to help you if you have a complaint or dispute, we expect this to be a rare event. WGIL 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.

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 you are not satisfied with our response to your complaint, 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 Officer or Committee 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:

- o clarify information that you have already supplied
- o seek additional information from you
- o 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.

To access our Complaints Handling Procedures simply call our Contact Centre on 1300 265 374.

Other options available to you

If you are not satisfied with our IDR decision, you may be able to refer your complaint to the Financial Ombudsman Service Limited (FOS) within 2 years 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 nature of your dispute qualifies for consideration by the FOS, as some restrictions do apply. However, you are still able to contact the 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 on disputes for which it has jurisdiction. 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

Phone: 1300 780 808

Fax: (03) 9613 6399

Post GPO Box 3
Melbourne VIC 3001

Website: www.fos.org.au

Email: info@fos.org.au

July 2010

LUM 911 09/09