



## Complaints Guide

July 2021

# Adica Insurance Complaints Guide

We're committed to providing you with the highest standard of service. However, if you have any concern about our products, services or representatives, our Customer Resolution Team will work with you to resolve any issue you might have.

You can raise a concern or make a complaint about any aspect of your relationship with us and we will actively work with you aiming to resolve the issue efficiently, fairly and directly.

## How to contact us?

Our friendly staff can be contacted by:

**Phone:** 1300 658 027 between Monday and Friday to 8:30am to 5pm AEST

**Email:** resolutionteam@adica.com.au

**Mail:** PO Box 7212, St Kilda Rd, VIC 3000

We also have other contact options such as a TTY (text phone) service available to you if you would like to have a Relay Officer assist in conversations with Adica Insurance. This service is provided by the National Relay Service (NRS).

Users who are deaf or have a hearing or speech impairment can call through the National Relay Service:

- TTY users phone 13 36 77 then ask for the Adica Insurance telephone number 1300 658 027 (available Monday and Friday from 8:30am to 5pm AEST).
- Speak and Listen (speech-to-speech relay) users phone 1300 555 727 then ask for the Adica Insurance telephone number 1300 658 027 (available Monday and Friday from 8:30am to 5pm AEST).
- Internet relay users connect to the NRS (see <https://www.communications.gov.au/what-we-do/phone/services-people-disability/accesshub/national-relay-service> for details) and then ask for the Adica Insurance telephone number 1300 658 027 (available Monday to Friday from 8:30am to 5pm AEST).

If English is not your first language, we have a range of bi-lingual staff and can arrange for an interpreter to provide assistance. We wish to ensure you are informed about our processes and policies and our bi-lingual staff can help explain any queries you have in greater detail. Our staff are experienced in communicating with the assistance of an interpreter and we aim to make the experience as effective as possible to ensure you are fully informed.

## How we will help?

### 1. Talk to us

In order to address your concerns we need to be made aware of the issues you are dealing with, so firstly please contact us and explain the problems you are facing. Our trained staff will try to resolve the problems you are facing at your initial point of contact and our experienced claims managers are available to you.

### 2. Review by our Customer Resolution Team

Adica Insurance also has a dedicated team of resolution consultants that are experienced and knowledgeable in helping you to seek a positive outcome to the concerns that you are facing. At any time, you may request for your complaint to be handled directly by the Customer Resolution Team.

If your concern is not resolved at the initial point of contact, your complaint will automatically be escalated to the Customer Resolution Team.

You will be provided with the name and contact details of the person assisting with your concerns.

We will be transparent, clear and available to you throughout the process.

### **3. Receive a decision**

If your complaint is resolved within 7 calendar days, we will not respond to you in writing unless you ask us to or if your complaint relates to financial hardship, a declined claim or the value of a claim.

In all other circumstances, we will provide you with a written response addressing the concerns you are facing, the steps we have taken to address the concerns, the reasoning for any decision made and the options available to you if you do not accept the decision.

### **Important timelines**

We will acknowledge your complaint within 24 hours.

We will keep you updated as to the progress of your complaint every 14 calendar days.

We will aim to resolve your concern within 21 calendar days, however, we may take a maximum of 30 calendar days in seeking to resolve your complaint and provide you a decision.

In rare circumstances, we may take longer than 30 calendar days if we are unable to make a decision as a result of factors outside of our control. In such circumstances, we will advise you the reason for the delay and further options available to you.

### **What if you don't accept the decision or it is taking too long?**

If we are unable to resolve your complaint within 30 calendar days of receiving it, or if you are unhappy with our decision, you may choose to refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA is an independent, external dispute resolution scheme and there is no charge for this service.

AFCA can be contacted by:

**Online:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678

**Mail:** Australia Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001