

## **CGU Workers Compensation (Vic) Complaints Policy**

At CGU Workers Compensation (Vic), our objective is to excel in all aspects of customer service - ranging from providing comprehensive information and advice, to fair and prompt claims settlement. We believe customer service is something that can always be improved upon and we seek continual feedback from our customers on our products, people and services to identify opportunities for improvement.

CGU Workers Compensation recognises the value of complaints as an important tool in monitoring and responding to customer expectation.

### **Purpose**

This policy sets out the responsibility of CGU Workers Compensation (Vic) to:

- Recognise, promote and protect a customer's right to complain about their dealings with CGU Workers Compensation (Vic);
- Ensure an accessible and well publicised complaints procedure is in place;
- Recognise the need to be fair to both the complainant and the organisation or person complained about;
- Provide a mechanism for responding to complaints in a timely and courteous manner;
- Determine and implement remedies;
- Provide adequate resources to support the complaints management process; and
- Record, assess and review complaints on a regular basis to ensure responsiveness and ongoing commitment to service improvement.

### **Definition**

A complaint is any written or verbal statement of dissatisfaction with the service provided by or conduct of CGU Workers Compensation (Vic). It includes:

- Any matter raised by the Regulator, Ombudsman, Employer, or Parliamentary Minister;
- Complaints about staff attitude/conduct;
- Complaints about employer obligations not met;
- Conciliation non-compliance;
- Complaints about unpaid service provider accounts that exceed our agreed timeframes;
- Complaints about lack of communication with relevant parties in the decision making process;
- Complaints about delays in approvals of medical interventions;
- Complaints regarding privacy or Freedom of Information;
- Complaints about the conduct of independent examiners;
- Complaints about Private Investigators arranged through CGU Workers Compensation (Vic);
- Complaints about Occupational Rehabilitation Providers;
- Complaints about any aspect of the Victorian WorkCover Authority legislation or scheme;
- Complaints about unanswered correspondence or delay/failure to return phone calls.

It excludes:

- Disputes about adverse decisions;
- Appeals;
- Requests for internal reviews;
- Complaints about the medical panel;
- Complaints about the Accident Compensation Conciliation Service;
- Governing rules and regulations set by external authorities;
- A request for information or service, where this service is not part of established CGU procedures.

### **Accessibility**

Assistance shall be available for complainants who require help with formulating or lodging a complaint. The Translating and Interpreting Service shall be used for complainants with language difficulties. CGU Workers Compensation (Vic) is also happy to accept complaints made on a clients behalf by any representative, such as a friend, relative, member of parliament, welfare or community group. Release of any information regarding a complaint is subject to the Privacy Act.

Complaints may be made in person, by phone, by email or mail. A toll free number will be available for complainants. A feedback form shall be available on the CGU Workers Compensation (Vic) website.

Complaints about independent examiners must be made in writing & will be referred to the Victorian WorkCover Authority.

All staff members at CGU Workers Compensation (Vic) will have access to a Customer Insight Feedback Form, which is used to register/escalate an issue to their manager for registration in the Complaints database.

### **Visibility**

The complaints facility, including the toll free number, will be publicised to customers via the CGU Workers Compensation (Vic) website, information brochures, and on appropriate standard letters.

All staff at CGU Workers Compensation (Vic) will receive training on the complaints procedure. Training on the complaints procedure will also form part of the induction program.

### **Resources**

CGU Workers Compensation (Vic) will have appropriately selected, adequately trained and well supported staff to handle complaints.

## **Responsiveness**

Our Customer Complaints Resolution Officers will make every attempt to ensure that complaints are resolved satisfactorily and within a timely manner. The progress and resolution of referred matters is monitored by the Customer Complaints Resolution Officers.

Complainants will have the opportunity to have their complaint dealt with free of charge, in a courteous manner, within 7 days and by someone who was not involved in the incident leading to the complaint.

In some cases, such as where a complaint has been referred to an external body, a resolution may not be possible within 7 days. In these instances, the complainant will be contacted, either by phone or by letter, within 7 days notifying them of the progress of their complaint.

CGU Workers Compensation will respond to 80% of their complaints within 7 days.

## **Remedies**

Responding to a complaint will, where possible, include a remedy appropriate to the situation. Remedies include:

- advice/explanation
- technical assistance
- provision of information (such as fact sheets)
- referral to another body
- benefits to which the complainant is entitled under the legislation
- an apology.

Where appropriate, CGU Workers Compensation (Vic) will consider offering the same remedy to others who may have had a similar experience but not lodged a formal complaint.

## **Escalation of complaints**

Complainants will be advised of their rights to escalate the matter to the industry Ombudsman. The necessary contact details will be given on request.

Complaints about Independent Medical Examiners will be referred to the Victorian WorkCover Authority (Rehabilitation and Medical Services Division).

Complaints about the conduct of Private Investigators or of their non compliance with the Code of Practice will be referred to the Victorian WorkCover Authority (Compliance Branch Assessment Centre)

## **Data Collection**

CGU Workers Compensation is committed to protecting the privacy of our customers personal information. Complaints data is covered under [CGU Workers Compensation's Privacy Charter](#).

Complaints data shall be recorded and analysed on a regular basis to identify common issues and improve service.

## **Summary of complaints procedure**

1. The complaint is lodged.
2. The complaint is registered on database as a genuine complaint (as defined above).
3. The complaint is investigated by Customer Complaint Resolution Officer;
4. Actions are identified to resolve complaint by Customer Complaint Resolution Officer;
5. Complaint is resolved (where applicable)
6. Customer Complaint Resolution Officer advises resolution via verbal or written response to all appropriate parties (within 7 calendar days of CGU receipt of complaint).
7. Customer Complaint Resolution Officer ensures all complaints have been responded to in a timely manner.
8. Customer Complaint Resolution Officer analyses all complaints data on a monthly basis.
9. Customer Service Manager reviews the analyses the complaints data on a monthly basis.

## **Review of complaints handling process**

The complaints handling process will be reviewed on a regular basis to ensure that it is functioning according to policy. This will be undertaken by the Customer Service Manager.

An independent external review of the complaints system will be undertaken on a quarterly basis by an independent third party, and by CGU's compliance team every six months.

This complaints policy will be reviewed at least annually by the Customer Service Manager.

## **Relationship to other policies and procedures**

This policy works in conjunction with CGU Workers Compensation's (Vic) procedure and in conjunction with other CGU Policies, such as our [Privacy Policy](#).