

handling your complaint



Handling Your Complaint

Are you unhappy with a decision made by CGU Insurance regarding your insurance and/or do you wish to make a complaint?

At CGU, we value all our customers.

We understand that occasionally some customers are not satisfied with the services or products we provide or do not agree with decisions we make in relation to their insurance.

We have a process to help you if you wish to make a complaint or have a dispute managed.

CGU's Complaints Process

Step 1. Talk to us first

The first thing you should do is contact us. You can contact your nearest CGU Insurance office or talk with a relevant staff member in the department concerned. If you do not have the relevant contact details you can call us on the numbers featured on the back cover. If you let a staff member know what your complaint concerns, they may be able to resolve the issue for you. If not, they will refer you to an appropriate manager.

The Manager or a senior staff member in the Manager's area will review and respond to your complaint.

A response to your complaint will usually be provided within 15 business days from receipt of your complaint.

Step 2. Have your complaint reviewed by the relevant CGU Insurance dispute resolution area

If the Manager or senior staff member cannot resolve your complaint, they will refer it to the relevant CGU Insurance dispute resolution area. Alternatively, you can ask the Manager or senior staff member to refer you to the relevant dispute resolution area.

The relevant dispute resolution area will treat your complaint as a dispute and one of their staff members will liaise with you in relation to the dispute. They will review your dispute and provide you with a decision usually within 15 business days.

Step 3. Seek an External Review of the decision

If you are unhappy with this decision, you may wish to seek an external review of the decision. The relevant dispute resolution area's letter outlining its decision will provide you with information on external review option(s), such as, if appropriate, referring you to the dispute resolution scheme run by the Financial Ombudsman Service (FOS). The toll free number for the FOS is 1300 780 808. Or you can contact them via their website: www.fos.org.au.



'our commitment to
customer service'

contact details

Adelaide

80 Flinders Street
Adelaide SA 5000
Tel (08) 8405 6300
Fax (08) 8405 6444

Ballarat

The Gordon
1-3 Bath Lane
Ballarat VIC 3350
Tel (03) 5329 4100
Fax (03) 5329 4194

Brisbane

189 Grey Street
South Bank QLD 4101
Tel (07) 3135 1900
Fax (07) 3212 7898

Hobart

Level 5 188 Collins Street
Hobart TAS 7250
Tel (03) 6230 4748
Fax (03) 6230 4740

Melbourne

181 William Street
Melbourne VIC 3000
Tel (03) 9601 8222
Fax (03) 9279 5450

Newcastle

3rd Floor The Metro
Cnr Scott & Watt Streets
Newcastle NSW 2300
Tel (02) 4935 7100
Fax (02) 4935 7110

Perth

46 Colin Street
West Perth WA 6005
Tel (08) 9254 3600
Fax (08) 9254 3601

Sydney

388 George Street
Sydney NSW 2000
Tel (02) 8224 4000
Fax (02) 8224 4025

Website: www.cgu.com.au



Insurer
CGU Insurance Limited
ABN 27 004 478 371

Your insurance adviser is