

Resolving Customer Complaints and Disputes



A guide to BizCover's complaint and dispute resolution process

HERE AT BIZCOVER, WE WELCOME AND VALUE CUSTOMER FEEDBACK. WE WANT YOU TO TELL US IF YOU ARE DISSATISFIED WITH OUR PRODUCTS OR SERVICE. IF YOU HAVE A COMPLAINT PLEASE LET US KNOW, AS IT GIVES US AN OPPORTUNITY TO ADDRESS YOUR CONCERNS AND IMPROVE.

Our complaints and disputes resolution service is available to you free of charge.

How to make a complaint

1. You can call our Customer Resolution Officer and they will try to resolve your complaint. Alternatively, you can also email your complaint to us. When you are making a complaint please provide as much information as possible. This information may include your policy number, claim and/or quote number.

How to contact our Customer Resolution Officer

Phone	1300 920 868 (Office Hours: Monday-Friday 8:30am-7:00pm, Saturday 9:00am-4:00pm)
Email	customerresolution@bizcover.com.au

Receipt of your complaint will be acknowledged within 24 business hours. Your complaint will be reviewed by our Customer Resolution Officer. Our Customer Resolution Officer will complete a review and advise you of the outcome by the 15th business day of notification of the complaint. This is known as a Stage 1 review.

2. If our Customer Resolution Officer is unable to resolve your complaint, at your request, they will escalate it for an Internal Dispute Resolution (IDR) review by our Dispute Resolution Officer. This is known as a Stage 2 review.

The Dispute Resolution Officer will:

- Contact you to acknowledge receipt of your complaint by phone or email within 5 business days of escalation.
 - Review your complaint and all relevant information.
 - Update you on the progress of the review every 10 business days.
 - Provide a final decision within 15 business days of escalation if all necessary information have been received. If more time is needed to further investigate the complaint or to get more information the Dispute Resolution Officer will advise you how long they think this will take and agree with you a new timeframe for responding.
3. If more time has been requested and you don't agree to an extension, or if the complaint has not been resolved within a total of 45 days of when you first raised your complaint, then the Dispute Resolution Officer will advise you of your right to contact the Australian Financial Complaints Authority (AFCA), which is an external dispute scheme.
 4. When the Dispute Resolution Officer has provided you with the Internal Dispute Resolution (IDR) final decision they will also advise you of further steps you can take if you are not satisfied with the decision. These include:
 - Seeking independent advice.
 - Requesting a review of your dispute by AFCA.

Who is the AFCA?

AFCA is an external complaints resolution scheme which relevantly provides a free and independent dispute resolution service for consumers who have insurance disputes falling within its terms of reference. Determinations of AFCA are binding on us but not on you.

How to contact AFCA

Phone	1800 931 678
Email	info@afca.org.au
Post	Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne VIC 3001
Website	www.afca.org.au

**Please note that if your complaint concerns in whole or in part the conduct of one of our insurer partners (including Lloyds underwriting agencies), we will facilitate you taking up that aspect of the complaint with the particular insurer partner and will report the complaint in writing to that partner within two business days.*