

# 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 ANY ASPECT OF 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 ON OUR SERVICES.

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	(02) 8287 6530 (Office Hours: Monday–Friday 8:30am–7:00pm, Saturday 9:00am–4:00pm)
Email	customerresolution@bizcover.com.au

We aim to acknowledge your complaint within 24 business hours.

The complaint will be reviewed by the Customer Resolution Officer and an outcome will be provided to you within 10 business days wherever possible. We will contact you if your complaint cannot be determined within 10 business days (for example, if we require additional information from you or one of our insurer partners).

However, we will provide you with a final complaint outcome within 30 calendar days. Our complaint outcomes will generally be set out in an email to you which will detail what we have done to investigate your complaint, the information we have located and the reasons for our decision.

2. If we are not able to resolve your complaint within 30 calendar days or you are not satisfied with our final complaint outcome you may be entitled to engage the services of the Australian Financial Complaints Authority (AFCA).

## Who is the AFCA?

AFCA is an external complaints resolution scheme which 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

