

Complaints

Making a complaint

We work hard to provide a great service for all our customers but there may be times we do not meet a customer's expectations. If you are not satisfied with any aspect of our service we have processes in place to understand and resolve your concerns in a timely and effective manner. When we make a mistake we will always apologise, aim to put it right and do things better so we don't make the same mistake again. We learn from our mistakes and use your feedback to improve our services.

If you need more information, you can request a copy of our Complaints Policy.

What is the difference between a complaint and a disagreement regarding a claim decision?

A complaint generally relates to dissatisfaction regarding service provision including, but not limited to:

- Communication
- Accessibility
- Service delays
- Behaviour or language

A complaint does not include dissatisfaction regarding a claim decision. If you are not happy with your claim decision, we will attempt to resolve the matter with our internal dispute resolution process.

How do I request a review of my claim decision?

If you do not agree with the claim decision made you can contact your claims handler or you can email us on claims@au.sedgwick.com.

A review of the claim decision will be undertaken by a senior Sedgwick representative not directly involved with the original claim decision. If we need additional information to help with the review, we will contact you, explain what we need and why. We will inform you of the outcome of the review by your preferred communication method and in writing, and let you know what information was relied upon to reach the decision.

Some claim decisions need to be referred to the Insurer for a review. We will keep you updated as to whether the claim review process will be completed by Sedgwick or your insurer.

How do I make a complaint?

You can provide feedback about how we are doing:

- In email claims@au.sedgwick.com
- In writing to Sedgwick Australia, Level 15, 35 Clarence St, Sydney, NSW 2000
- Via phone on 1800 811 285

What's the complaints process?

- As soon as you tell us of your concerns, we'll try to sort it out straight away. If we've made a mistake, we'll say sorry and let you know what we'll do to put things right.
- We will inform your insurer within 2 days of a complaint being raised if it is in relation to conduct, which may include action or inaction in relation to a matter.
- If we cannot resolve your concern straight away, Sedgwick creates a complaint case and starts the investigation of the issue that causes the complaint, to find a solution
- Sometimes we need more time to investigate, but we'll let you know as quickly as possible and agree with you what will happen next within 5 working days
- If the complaint is not resolved within 5 working days of receipt, we acknowledge it in writing. We also inform you about when we expect to be able to resolve the complaint and about the person in our company who is dealing with your complaint case.
- Some complaints received are quite complex and may take a little time to resolve. You will, however, be kept fully informed throughout the process. If after 5 business days from the date of receipt your complaint has not been resolved, we will write to you to advise the updated position and to notify you of the anticipated timeframe for the conclusion of the investigation.
- Within 5 business days of the conclusion of the investigation, Sedgwick will issue a resolution letter detailing the outcome of the investigation. This letter will include the outcome of the investigation and options if you are not happy with the outcome.
- Sometimes we might use an independent third party to handle your complaint. If we do authorise a third party to handle your complaint we will ensure that they handle your Complaint in accordance with the requirements as set out in the General Insurance Code of Practice. We will take responsibility for any breach of this part of the Code by them. To ensure that your complaint handling is smooth we have processes in place to monitor their handling.

What do we do with complaints?

We take every complaint seriously and aim to deal with them quickly.

- We tell you how we use the information you give us to investigate and resolve your complaint.
- We treat you fairly and with respect. We give you extra help if you need it – including translations, braille versions or audio tapes of information.
- Sometimes we will decide it is not necessary or appropriate to proceed with a complaint. This might be because:
 - We reserve the right to refuse to deal with people who make lots of unfounded complaints
 - We won't investigate complaints that happened more than six months ago.
 - If your complaint is about a legal issue, we will handle it differently to other complaints.

What if I'm not satisfied with the result?

If you are not satisfied with the result, you can request an independent review to be conducted by contacting your complaints handler or, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA) an external dispute resolution scheme which is independent and free to you (subject to its relevant terms and rules). AFCA's contact details are as follows:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority, GPO Box 3 Melbourne VIC 3001.