

## Complaint Management

We are committed to providing you with the service you deserve.

If we didn't meet your expectations in any way, we would like to hear about it.

### HOW TO CONTACT US WITH A COMPLAINT

If you have a complaint about our services, please contact the person who initially provided it to you.

If they are unable to resolve the issue, or if you'd prefer not to contact them, you can contact the Network Insurance Group Complaints Team on the following details:

Phone: 1300 655 037  
Email: [complaints@networksteadfast.com.au](mailto:complaints@networksteadfast.com.au)  
Post: Network Insurance Group Complaints  
PO Box 3190 Tuggerah NSW 2259  
Web: [www.networksteadfast.com.au](http://www.networksteadfast.com.au)

Extra support, for communication barriers such as language or disability, are available.

### HOW WE HANDLE YOUR COMPLAINT

Your complaint will be acknowledged within 1 business day of us receiving it.

We will keep you informed of our review progression on a regular basis, being no less than every ten (10) calendar days.

During the complaint process, we may request additional information from you to enable your complaint to be reviewed.

We will provide a formal Internal Dispute Resolution response, detailing the outcome of our review and reasons for any decisions we have made, if:

- We haven't been able to resolve your complaint to your satisfaction within 5 business days after it was first received,
- You have requested a response in writing, or
- Your complaint is about financial hardship, a declined claim or the value of a claim.

Where a formal Internal Disputes Resolution response is not required, we will confirm the actions we have taken to resolve your complaint in writing to you.

We will resolve or provide the final outcome of your complaint within 30 calendar days from when we first received it.

For Information on how your privacy is protected, please refer to the Privacy Policy accessible from the Global Risks & Network Insurance Group websites.



### INTERNAL DISPUTE RESOLUTION

#### Stage 1

Your representative will endeavour to resolve your complaint as swiftly as possible.

If they are unable to resolve your complaint, or if you are not satisfied with their response, your complaint will be progressed to stage 2 and reviewed by our Complaints Team.

You can request your complaint to be progressed to stage 2 for any reason.

#### Stage 2

Your complaint will be reviewed by a Network Insurance Group Dispute Resolution Manager.

If your complaint was reviewed by Network Insurance Group during Stage 1, wherever practical, the Dispute Resolution Manager appointed for Stage 2 will be different to the person involved in Stage 1.

They will provide you with an outcome of their review within 30 calendar days from when your complaint was first received by Global Risks. Their response will be in writing, and it will include reasons for any decisions we have made.

If you are not satisfied with the response to your complaint at the conclusion of Stage 2, you can refer your case to an External Dispute Resolution service.

### EXTERNAL DISPUTE RESOLUTION

#### Australian Financial Complaints Authority (AFCA)

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Here is how you can contact AFCA

Phone: 1800 931 678 (free call)  
Fax: 03 9613 6399  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Post: GPO Box 3 Melbourne VIC 3001  
Website: [www.afca.org.au](http://www.afca.org.au)

#### The Office of the Australian Information Commissioner (OAIC)

For privacy complaints, you can contact OAIC on

Phone: 1300 363 992  
Fax: 02 9284 9666  
Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)  
Post: GPO Box 5218 Sydney NSW 2001  
Website: [www.oaic.gov.au](http://www.oaic.gov.au) (online complaint form available)