

Complaints

We are committed to providing you with a high standard of service. We understand that, from time to time, concerns may arise. If you are not satisfied with our services, our staff, or the handling of a claim, we encourage you to let us know so we can work with you to resolve the issue.

All complaints are taken seriously and are handled fairly, efficiently and in a timely manner. Your complaint will be investigated by an appropriately qualified staff member with the authority to resolve the matter.

We will treat your complaint confidentially and in accordance with the Australian Privacy Principals. If you do not wish for your complaint information to be shared with a particular staff member, we will respect this request where reasonably practicable to do so.

How to Lodge a Complaint

1. Contact us using one of the following methods:

- Phone: 07 3866 5444
- Email: admin@directinsurance.com.au
- Mail: 38 Brookes Street, Bowen Hills QLD 4006

2. Please include:

- Your policy number
- Claim number (if applicable)
- A description of the issue
- The outcome you are seeking

3. Support and assistance

If you require assistance in making a complaint (including language services, accessibility or special needs), please let us know. We are happy to provide support where possible.

We do not charge a fee for our Complaint Services.

Our Complaint Timeframes

1. Acknowledgement

We will acknowledge receipt of your complaint within **1 business day** and provide contact details for the person managing your complaint.

2. Ongoing updates

If your complaint is not resolved within 5 business days, we will keep you informed of progress at least every **10 business days**.

3. Final response

We aim to provide a final response within **30 calendar days**. If additional time is required due to the complexity of the matter, we will explain the reason and provide an expected timeframe.

4. External dispute resolution

If we are unable to resolve your complaint to your satisfaction, or if we do not respond within **30 calendar days**, you may refer the matter to the Australian Financial Complaints Authority (AFCA).

External Dispute Resolution – AFCA

Direct Insurance Brokers Pty Ltd is a member of the **Australian Financial Complaints Authority (AFCA)**. AFCA provides a free, fair and independent dispute resolution service.

- There are time limits for lodging a dispute with AFCA. In most cases, you have two years to lodge a dispute with AFCA from the date of our final response.
- AFCA will only address complaints from individuals and small businesses and will not address matters where legal proceedings have commenced.
- Before AFCA will investigate and assist you with your complaint, they generally require you to have first provided us with the opportunity to address the complaint.
- Above are only a summary of the AFCA guidelines. Please refer to AFCA's Website for full list of Products, requirements and guidelines.

AFCA contact details:

- **Mail:** GPO Box 3, Melbourne VIC 3001
- **Phone:** 1800 931 678
- **Email:** info@afca.org.au
- **Website:** www.afca.org.au