








# Complaint Management Process

We value your feedback on any issues concerning how we manage your relationship with us. We are committed to providing you with the best possible experience, however if we didn't meet your expectations in any way, please let us know.



## How to contact us with a complaint







If you experience a problem, are not satisfied with our products or services or a decision we have made, please let us know so that we can help. The simplest way to resolve a complaint is by contacting us:

<b>Home &amp; Contents, Landlord, Car, Caravan, Travel, Motorcycle, Motorhome, Health, NSW CTP and ACT MAI Insurance</b>	
	13 50 50
	customerservice@apia.com.au
	Apia GPO Box 756, Melbourne VIC 3001
<b>Funeral and Injury Insurance</b>	
	1800 608 549 for Funeral
	1800 090 474 for Injury
	apialife@apia.com.au
	Apia Life Customer Service GPO Box 3950, Sydney NSW 2001

In most circumstances, your complaint will be acknowledged within 1 business day and can usually be resolved within 5 business days.

## Customer Relations Team

If we aren't able to resolve your complaint or you'd prefer not to contact the people who provided your initial service, our Customer Relations Team can assist. Here's how to contact our Customer Relations team:

<b>Home &amp; Contents, Landlord, Car, Caravan, Travel, Motorcycle, Motorhome, Health, NSW CTP and ACT MAI Insurance</b>	
	1300 240 531
	idr@apia.com.au
	Apia Customer Relations Team - PO Box 14180, Melbourne City Mail Centre VIC 8001
<b>Funeral and Injury Insurance</b>	
	1800 608 549
	apialife@apia.com.au
	Apia Life Customer Service, GPO Box 3950, Sydney NSW 2001

Customer Relations will contact you if they require additional information or if they have reached a decision. When responding to your complaint, you will be informed of the progress and the timeframe for responding to your complaint.

We will provide you with an outcome within 30 calendar days from when we first received your complaint.

## Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the following external dispute resolution services.

## Contact the Australian Financial Complaints Authority (AFCA)

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere. AFCA has the authority to hear certain complaints.

Here is how you can contact AFCA and confirm if they can assist you.





	<a href="http://www.afca.org.au">www.afca.org.au</a>
	1800 931 678 (free call)
	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
	Australian Financial Complaints Authority - GPO Box 3, Melbourne VIC 3001

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

Alternatively, your privacy complaints can be made in writing to:

	<a href="http://www.oaic.gov.au">www.oaic.gov.au</a> (online complaint form available)
	1300 363 992
	Fax: 02 9284 9666
	<a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a>
	Office of the Australian Information Commissioner - GPO Box 5218, Sydney NSW 2001

## Private Health Insurance Ombudsman Service (PHIO)








	<a href="http://www.privatehealth.gov.au">www.privatehealth.gov.au</a>
	1300 737 299
	<a href="mailto:phio.info@ombudsman.gov.au">phio.info@ombudsman.gov.au</a>
	Private Health Insurance Ombudsman Commonwealth Ombudsman GPO Box 442, Canberra ACT 2601

## ACT Motor Accident Injuries (MAI) Insurance

	ACT Motor Accident Injuries (MAI) Commission <a href="https://apps.treasury.act.gov.au/maic/about-us/contact-us">apps.treasury.act.gov.au/maic/about-us/ contact-us</a>
	ACT Motor Accident Injuries Commission Chief Minister, Treasury and Economic Development Directorate, GPO Box 158 Canberra ACT 2601

## NSW Compulsory Third Party (CTP)

State Insurance Regulatory Authority (SIRA):

<b>Complaint in relation to an insurers product, services, staff:</b>	
	1300 656 919
	<a href="mailto:ctpassist@sira.nsw.gov.au">ctpassist@sira.nsw.gov.au</a>
	State Insurance Regulatory Authority, Level 6, McKell Building , 2-24 Rawson Place, Sydney NSW 2000 or DX 1517 Sydney
<b>Disputes if you disagree with an insurer's decision about your claim:</b>	
	<a href="http://www.sira.nsw.gov.au">www.sira.nsw.gov.au</a>
	1800 34 77 88
	<a href="mailto:drsenquires@sira.nsw.gov.au">drsenquires@sira.nsw.gov.au</a>
	Level 19, 1 Oxford St, Sydney; DX10 SYDNEY

### Extra support is available

We want you to be able to make a complaint as easy as possible. If you require further assistance with making a complaint or understanding our complaints process please visit our **Customers In Need Of Extra Support | Apia Insurance** page for more information.

### Translation Services

We know many of our customers prefer to speak to us in a language other than English. If you'd rather speak to us in another language, we can arrange for an interpreter to help you with your complaint, subject to availability.

Apia uses the Translating and Interpreting Service (TIS National). It is an interpreting service provided by the Department of Home Affairs for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking clients. We can connect you to interpreters who speak a wide variety of languages, so simply ask us about the service when you call. You can find more information about TIS National here:

Online: [tisnational.gov.au](http://tisnational.gov.au) and via  
phone: 131 450

### National Relay Service

A free TTY (text phone) service is available through the National Relay Service (NRS) to our website users who would like to have a Relay Officer assist in their conversation with Apia. This service is an Australian Government initiative that offers an Australia-wide phone service for people who are deaf or have a hearing or speech impairment.

TTY/voice calls:	Call <b>133 677</b> then ask for 13 50 50
Speak & Listen:	Call <b>1300 555 727</b> then ask for 13 50 50
Internet relay:	Connect to <a href="http://relayservice.com.au">relayservice.com.au</a> for details then ask for 13 50 50

Apia is a signatory to the General Insurance Code of Practice which can be accessed at [codeofpractice.com.au](http://codeofpractice.com.au)