



TONY BEMROSE INSURANCE BROKERS

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Member Steadfast Group Limited | Member CQIB | Member NIBA

Dispute Resolution - Our Commitment to our Clients

Our Internal Dispute Resolution (IDR) procedure is in place to ensure that you have access to an impartial review of any issues you experience with our services.

How to make a complaint

If you have a concern about TBIB, please contact your Broker, or any one of our Brokers, and explain the issues that you are dissatisfied with. If your concerns are complex we may ask you to put them in writing.

If your broker is unable to resolve your complaint immediately, or within 5 business days, we will refer it to the Complaints Officer who will review the complaint and advise you in writing of the expected time for resolution.

You can also refer your service enquiry or complaint to the Complaints Officer at any time by calling: 07 3252 5254 or by emailing seanbemrose@tbib.com.au.

When we receive a complaint we will acknowledge it in writing and will identify actions to resolve the complaint where possible. We will also endeavour to provide you with a decision within 25 business days of the date of the notification of your complaint. However if your complaint is complex and we think we will need more than 25 days to resolve it, we will contact you to agree an alternative timeframe.

What to do if you are not satisfied with TBIB's response

If you are not satisfied with the response provided you may be able to refer your complaint to the Australian Financial Complaints Authority Limited (AFCA).

AFCA is an independent external dispute resolution scheme approved by the Australia Securities and Investment Commission (ASIC) and its services are free to you. We are a member of this scheme and we agree to be bound by its determinations about a dispute.

Please note that before AFCA can investigate your complaint, they do require you to have first provided us with the opportunity to address the complaint.

Further details regarding AFCA can be obtained from their website (www.afca.org.au), or alternatively you can contact AFCA as follows:

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

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

If your complaint or query relates to the way your insurer has handled a claim under your policy or the way the policy operates, our claims team would appreciate the opportunity to assist you achieve the best possible outcome with the insurer.