

Complaints

Customer Complaints Handling Process

Version: 1

Prepared by: Innovation Group

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1. Innovation Group Complaints Handling Process.

1.1. How to make a complaint

If you have a complaint related to our services, or the conduct of our representatives such as our claims team, solicitors, loss assessors, investigators, network repairers or collection agents, please contact us.

Complaints can be made by email, telephone or mail to the following contact points:

Innovation Group Australia Ltd
PO Box 292 Collins Street West, Melbourne 8007
1300 742 366
complaints@innovation.group

To allow our office to consider your complaint the following information needs to be provided (where available):

- Name, address, email and telephone number of the policyholder or custodian;
- Policy number, claim number and product type and or name / company name; An explanation of the situation that led to the complaint; and
- Copies of any supporting documentation you believe may assist in addressing your complaint appropriately.

1.2. How will Innovation Group Australia handle your complaint

Innovation Group takes complaints handling seriously and strives to achieve positive outcomes in the management of every complaint:

1. Acknowledge the complaint by either telephone, email, social media channels or letter within 1 business day and advise the name and contact details of the employee assigned to liaise with you.
2. Keep the customer regularly informed of the progress of the complaint review by providing regular updates every 10 business days.
3. Provide a response within 30 calendar days of receiving the complaint
 - If this is not possible, we will negotiate an alternate time frame
 - If we are unable to respond within 30 calendar days, we will provide you with an Internal Dispute Resolution Delay Notification outlining the reasons for delay and your right to complain to the Australian Financial Complaints Authority (AFCA)

1.3. What happens if you do not agree with our decision?

Whilst the decision is not binding on you it does represent Innovation Group response. If you are not satisfied with the decision, you may lodge a complaint via the external dispute resolution (EDR) scheme we are a member of, provided the complaint falls within the EDR scheme's relevant terms and rules. (it is independent and its determinations are binding upon us).

Australian Financial Complaints Authority contact details are:

T: 1800 931 678

E: info@afca.org.au

M: Australian Financial Complaints Authority

GPO Box 3,

Melbourne VIC 3001

W: www.afca.org.au

External dispute resolution determinations made by a Panel, Adjudicator or Referee of the AFCA Service are binding upon us in accordance with the Terms of Reference. Where the AFCA Terms of Reference do not extend to you / your dispute, we will give you information about other external dispute resolution options that

may be available to you. Such as where information is subject to privacy laws, where information is protected from disclosure by law, or where the release of this information may be prejudicial to the insured in relation to the complaint. AFCA's contact details are:

1.3.1. Privacy Complaints

If you believe we have not met our privacy obligations, you may lodge a complaint with our office. If we do not respond to your complaint within 30 days or if you are not happy with our response, then you have the right to take the matter to the Office of the Australian Information Commissioner. Their contact details are:

Office of the Australian Information Commissioner

GPO Box 5218,
Sydney NSW 2001
1300 363-992
enquiries@oaic.gov.au