

## Complaints Procedure

### What should you do if you have a Complaint?

1. Contact us and tell us about your complaint. We have our own internal dispute resolution procedure, a copy of which is available upon request. In the first instance you should address any concern or complaint to the Queenscorp Insurance Services representative servicing your account. Alternatively, you may contact the Queenscorp Insurance Services Complaints Officer on (07) 4638 1004.
2. If your complaint is not resolved to your satisfaction, the matter will be referred to the Queenscorp Insurance Services Complaints Officer to investigate and take appropriate action. You will be advised within 15 working days of our decision. If the matter is complex and a longer period is required you will be informed.
3. We are a member of an external dispute resolution scheme. If your complaint cannot be resolved to your satisfaction by us you may be able to refer the matter to the free consumer service offered by this scheme.

If your complaint is not resolved:

If you are still not satisfied, we are a member of the Australian Financial Complaints Authority (AFCA) and you have the right to refer the matter to them at no cost to you. AFCA can be contacted on telephone 1800 931 678, fax 03 9613 6399, email [info@afca.org.au](mailto:info@afca.org.au) or website [www.afca.org.au](http://www.afca.org.au)

If your complaint is not resolved to your satisfaction, our Complaints Manager will confirm to you in writing whether the dispute is one for:

1. The Insurance Brokers Dispute Limited (IBD) in relation to our broker services and advice; or
2. The Australia Financial Complaints Authority (AFCA) in relation to our services or the products when we may act on behalf of an insurer as their agent; or
3. Lloyd's Australia in relation to Lloyd's services and products as explained in Lloyd's policy documents