

## Complaints Brochure

### Our commitment to you

Calliden's service standards are high, and we strive to make our customers happy. That is why we are committed to delivering a valuable service to our customers.

We want to keep improving, so if our products or services, including that of our agents, do not meet your expectations let us know so we can address these issues immediately.

This brochure summarises the process you can expect Calliden to undertake in order to resolve your complaint.

Calliden has developed its complaints handling process to comply with legislative, regulatory, and industry standards, including the Insurance Council of Australia (ICA) Code of Practice.

### What you can expect from Calliden when assessing and resolving your complaint

When assessing and resolving your complaint you can expect Calliden:

- To deal with your complaint in accordance with Calliden's complaints handling process, and to provide information about the process upon your request.
- To deal with your complaint free of charge.
- To deal with your complaint in accordance with the ICA code of practice, and provide you with access to a copy of the code of practice upon your request.
- To deal with your complaint in accordance with Calliden's privacy policy, and to provide you with access to a copy of that policy upon your request.

### How we resolve your complaint

#### *Step 1: On the spot, if we can!*

You can contact us by:

Phone: 02 9551 1111  
Fax: 02 9551 1155  
Email: [customerservice@calliden.com.au](mailto:customerservice@calliden.com.au)  
Address: Level 7, 100 Arthur Street, North Sydney NSW 2060

Calliden aims to resolve your complaint at the time of initial contact.

If not immediately resolved Calliden will commit to responding to your complaint within 15 business days of first being notified of the complaint. If you believe the customer service representative is not giving due consideration to your complaint please ask them to escalate the issue to their manager.

To enable us to consider your complaint fully and quickly, you will need to provide the following information:

- An explanation of the situation that led to the complaint;
- Any new information not currently in Calliden's possession that may have a bearing on Calliden's understanding of the complaint; and
- A statement of any action that you would like Calliden to take to resolve the complaint.

Upon final consideration of your complaint we will inform you of our proposed resolution and the timeframe we will take to implement the resolution.

***Step 2: Internal Dispute Resolution***

If you are not satisfied with Calliden's response to your complaint you may have it reviewed by Calliden's Internal Disputes Manager. The Internal Disputes Manager will be independent to the person who initially considered your complaint.

Once you inform Calliden of your intention to dispute the complaint, Calliden will request that you state the dispute in writing, unless you have previously provided a written statement. You may contact the Internal Disputes Manager in writing by the following means.

Fax: 02 9551 1155  
Address: Internal Disputes Manager  
Level 7, 100 Arthur Street  
North Sydney NSW 2060

The Internal Disputes Manager will acknowledge your dispute in writing within 2 business days of receipt. If Calliden requires further information, a request will be made at this time.

The Internal Disputes Manager will investigate all details of your dispute and will provide you with a written response of the outcome within 15 business days of your written notification. The response will outline any reason for the decision and will inform you of any action Calliden intends to take in resolution of the dispute.

In some cases Calliden may be unable to reach a conclusion within this timeframe, and may request a later response date. If this occurs, Calliden will keep you informed of progress of the dispute no less than once every 10 business days.

***Step 3: External Dispute Resolution scheme***

If our internal disputes handling process does not resolve your dispute within 15 business days or you are not happy with Calliden's response to your dispute, you can seek an external review via our external dispute resolution scheme, administered by the Financial Ombudsman Service.

This national scheme is for consumers, is free of charge and is aimed at resolving disputes between insureds and their insurance companies.

The Financial Ombudsman Service contact details are:

Phone: 1300 780 808 (for cost of a local call)  
Fax: 03 9613 6399  
Address: PO Box 3, Melbourne VIC 3001  
Internet: [www.fos.org.au](http://www.fos.org.au)

If the FOS is unable to address your dispute then Calliden will inform you of any alternate dispute resolution schemes that will consider your dispute.