

Travel Insurance Partners Internal Dispute Resolution

Scope and applicability

Travel Insurance Partners Pty Ltd (ABN 73 144 049 230, AFSL 360138) arranges travel insurance while also providing medical assistance and data analytics. In this Policy, a reference to “we”, “our” or “us” is a reference to Travel Insurance Partners Pty. Ltd.

This Policy applies to employees, representatives, and third parties who are providing services to customers of Travel Insurance Partners Australia, and outlines our commitment to handling complaints, and what you can expect throughout the complaints handling process.

Please note: Travel Insurance Partners Australia administers insurance on behalf of the product issuer, Zurich Australian Insurance Limited.

Our commitment

We are committed to resolving your complaints and expressions of dissatisfaction fairly. If you think we have let you down in any way, if our products or our services are not what you expect (even if through one of our representatives), then please let us know so we can help.

Travel Insurance Partners is committed to:

- listening carefully to what you tell us
- being accurate and honest in telling you about our products and services
- communicating with you openly and in plain language and
- resolving any complaints or concerns you have with us.

This is part of our commitment to the General Insurance Code of Practice and as an Australian Financial Services Licensee.

Complaints are an important way that we can learn from our customers' experience. Complaints help us prevent similar events from occurring repeatedly in the same or a different part of the organisation, and to improve product features and the claims experience.

Our Internal Dispute Resolution Process is a critical risk management activity for Travel Insurance Partners. There are obligations for reporting complaints and failure to meet these reporting obligations can be an offence under relevant laws and may result in penalties and other enforcement actions for us.

Travel Insurance Partners encourages a proactive approach to identifying complaints and pays careful attention to how dissatisfaction is expressed by a customer in order to decide if a matter should be treated as a query, feedback or a complaint. We listen carefully to what you tell us and do our best to follow the procedure outlined below to ensure we resolve all matters in a timely way.

Our Internal Dispute Resolution Process

Travel Insurance Partners has adopted the complaint definition defined in accordance with ASIC's Regulatory Guide, RG271: Internal Dispute Resolution. A complaint is defined as:

(An expression) of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

Travel Insurance Partners will consider complaints from any individual who expresses dissatisfaction with any aspect of their relationship with Travel Insurance Partners, our products or partners. This may involve, but is not limited to our customers, members of the public, suppliers, representatives.

What to do if you have a complaint

If you have a complaint about our products, services, employees or our handling of a complaint or any other dissatisfaction, please contact us by:

- **Telephone:** 1300 728 012
- **Email:** customer-relations@travelinsurancepartners.com.au
- **Write to us at:** Internal Dispute Resolution, Travel Insurance Partners, PO Box 168, North Sydney NSW 2060 Australia

How we handle your complaint

Travel Insurance Partners observes the following principles when managing complaints:

- transparency
- accountability
- obligation to act
- fostering a positive complaint-response culture.

Each complainant is addressed in an equitable, objective and unbiased manner through our complaints handling process. The principles of objectivity include the following:

- Openness - to ensure both employees and complainants understand the complaints handling process.
- Impartiality - to ensure a balanced consideration of all information/evidence is undertaken.
- Confidentiality - to ensure the complainants and customer's identities are protected.
- Accessibility - to ensure all parties concerned are aware of the complaints handling process and the lodged complaints progress.
- Completeness - to ensure all available information/evidence has been collected from both sides.
- Equity - to ensure equal treatment to all people.
- Sensitivity - to ensure each case is considered on its merits, paying due care to individual differences and needs.

When assessing a complaint, Travel Insurance Partners takes into consideration:

- the law
- industry codes and guidelines
- what is fair and
- good practice.

What we will do

When you first let us know about your complaint or concern:

- we will acknowledge receipt of your complaint within 24 hours or as soon as practicable; and begin our review and investigation of the facts. Provided we have all the information that we require, we will endeavour to provide a response to your complaint within 5 business days

- we will listen to you, consider the facts and respond to your complaint. If we need more information or more time to respond properly to your complaint, we will contact you to agree on an appropriate timeframe to respond.

If you remain dissatisfied with the outcome of the initial review, please tell us. Your matter will be separately reviewed by the Travel Insurance Partners Internal Dispute Resolution team. We will advise you of the outcome of this review and outline the reasons for our decision within 15 business days.

Provided we have all the information that we require, our final review and decision will be provided to you within 30 calendar days from the date you first lodged the complaint. If we need more information or more time to investigate and respond properly to the issue, we will contact you.

If you need additional help making a complaint

We understand some people may need help to make a complaint and you are able to ask someone to speak with us on your behalf, such as a relative, friend or legal representative, where we have your consent.

Travel Insurance Partners will also provide additional assistance to those who require help to understand their policy or lodge a complaint. Travel Insurance Partners will take steps to ensure that all customers are provided with the service they need and will work with you or your representative to identify how best to provide you with support. Should you require additional assistance, please contact us on 1300 728 012 so we can provide the necessary support to help you manage or lodge your complaint.

Additional resources are available that you can access if you are hearing impaired or require translation services.

Hearing and speech impaired customers can contact us via the National Relay Service on 1800 555 727.

Customers requiring translation assistance can contact the Translating and Interpreting Service on 131 450 and request they contact us on your behalf. Alternatively, we can engage with your representative or appoint an interpreter to assist in our communications, where required.

If your complaint remains unresolved

We subscribe to the independent external dispute resolution scheme administered by the Australian Financial Complaints Authority (AFCA), which is available to customers and third parties who fall within the AFCA Complaint Resolution Scheme Rules.

Our procedures have been developed to deal fairly and promptly with your complaint. However, if you are not satisfied with our final decision, or we do not resolve your complaint within 30 calendar days, you can choose to have the matter reviewed independently by the Australian Financial Complaints Authority (AFCA). Its services are free to you, and as a member we agree to accept their decision. You have up to two years to contact AFCA after our final decision.

You can contact AFCA on:

- **Call:** 1800 931 678
- **Mail:** GPO Box 3, Melbourne VIC 3001
- **Email:** info@afca.org.au
- **Website:** www.afca.org.au

If AFCA advises you that they cannot assist you, you can seek independent legal advice or access any other external dispute resolution options that may be available to you, for example by contacting the Department of Fair Trading, your Solicitor or Local Court as you may be able to have the matter resolved by:

- small claims court or tribunals
- formal legal proceedings out of the District or Supreme Courts
- mediation.

Contact details for AFCA are:

- **Online:** www.afca.org.au
- **Email:** info@afca.org.au
- **Mail:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
- **Phone:** 1800 931 678