

*St Andrew's*  
AUSTRALIA



SOLVING YOUR PROBLEM

## OUR COMMITMENT TO SERVICE QUALITY

At St Andrew's we are committed to providing you with the best possible service in all areas of our business.

Our staff are ready to assist you with your insurance needs as quickly and effectively as possible. If we fail to meet your expectations, we would like you to tell us. While many problems can be resolved straight away, if the problem is more complicated, a little more time may be required to provide a solution.

## HOW YOU CAN ASSIST US TO PROVIDE YOU WITH BETTER SERVICE

Insurance contracts, documents and forms are necessary to ensure that there is a fair and accurate assessment of risks and claims. By completing all of our forms accurately, you can help to avoid unnecessary delays. Our staff will be happy to assist you if you have any difficulties or questions when completing our forms.

## HOW TO SOLVE A PROBLEM

### **Step One:**

If you have any concerns about the way your insurance or claim is being handled, please contact us, and speak to our Customer Service Team. If the staff member you are speaking with cannot assist you personally, they will direct you to a staff member with the appropriate authority to deal with your concern.

We will endeavor to address your complaint immediately. If for some reason it cannot be resolved immediately, we will provide you with an estimated time of how long we expect it to take to resolve your complaint.

### **Step Two:**

If you are not satisfied with our response, you may request the matter be reviewed by the management of the relevant department. After careful consideration of the circumstances of your complaint we will provide you with a written response within ten days of receipt of your request.

### **Step Three:**

If we are unable to resolve the matter to your satisfaction you may request that it is referred to our Internal Dispute Resolution (IDR) Committee. Our IDR Committee is comprised of experienced staff of the company who have not previously been involved with your complaint and who have the authority to resolve the issue. We will acknowledge your request for a review within the next working day.

Our IDR Committee will undertake a review of your circumstances and provide a written response to your complaint as soon as possible.

#### **Step Four:**

In the unlikely event that your complaint is not resolved to your satisfaction, or we are unable to provide a resolution within 30 days of your original complaint, you may refer the matter for an independent external review. If this is the case, you are welcome to contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA), or the New Zealand Insurance and Financial Services Ombudsman (IFSO) for further advice and assistance.

The Australian Financial Complaints Authority (AFCA) or the New Zealand Insurance and Financial Services Ombudsman (IFSO) are independent organisations offering free and accessible dispute resolution services to the customers of financial service providers across Australia or New Zealand. The services are provided without charge to you. This scheme will investigate your complaint and use the most appropriate dispute resolution method to help resolve your concern.

Their decision is binding on us (up to specified limits), but not on you.

Contact details are:

#### **Australian Financial Complaints Authority**

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678  
Mail: Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001

You must refer your complaint to the scheme within two years of our IDR decision.

#### **New Zealand Insurance and Financial Services Ombudsman**

Online: [www.ifso.nz/make-a-complaint](http://www.ifso.nz/make-a-complaint)  
Email: [info@ifso.nz](mailto:info@ifso.nz)  
Phone: 0800 888 202  
Mail: PO Box, 10-845,  
Wellington 6143, New Zealand

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**HOW TO CONTACT US**

**Head Office:**

PO Box 7395 Cloisters Square Western Australia  
6850 Telephone: 1300 363 159

Email: [riskandcompliance@standrews.com.au](mailto:riskandcompliance@standrews.com.au)

Website: [www.standrews.com.au](http://www.standrews.com.au)

St Andrew's Australia Services Pty Ltd ABN 75 097 464 616 and/or its wholly owned subsidiaries and / or related entities including St Andrew's Insurance (Australia) Pty Ltd ABN 89 075 044 656, St Andrew's Life Insurance Pty Ltd ABN 98 105 176 243, Hallmark Life Insurance Company Ltd ABN 87 008 446 884 and Hallmark General Insurance Company Ltd ABN 82 008 477 647.