

*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. To ensure that we provide great customer service, St Andrew's has willingly adopted the Life Insurance Code of Practice. The code has been designed to promote high standards of service to consumers, provide a benchmark of consistency within the industry and establish a framework for professional behavior and responsibilities. It is designed to protect you, the consumer. Please refer to our website [www.standrews.com.au](http://www.standrews.com.au) or the FSC website [www.fsc.org.au](http://www.fsc.org.au) if you would like more information about the code.

This means that all of 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 and/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 endeavour to solve your problem immediately. If for some reason your problem cannot be resolved immediately, we will acknowledge your concern and provide you with an estimate of how long it will take to resolve the matter.

### **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 problem we will provide you with a written response within three days of receipt of your request for review by management.

### **Step Three:**

If we are unable to resolve the problem to your satisfaction, you may request that the matter be referred to our Internal Dispute Resolution (IDR) Committee. Our IDR Committee is comprised of

experienced officers of the company who have not previously been involved with your problem, and who have the authority to resolve the issue. We will acknowledge your request for a review within 48 hours of receipt.

Our IDR Committee will undertake a complete review of your circumstances and provide a full answer to your problem as soon as possible. Reviews are normally completed within 15 business days of your request for a review. If we are unable to complete your review within 15 business days, we will contact you to arrange an alternative timeframe.

### **Step Four:**

In the unlikely event that your complaint is not resolved to your satisfaction, or we are unable to provide a resolution within 45 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, Australian Financial Complaints Authority (AFCA) for further advice and assistance.

The Australian Financial Complaints Authority (AFCA) is an independent organisation offering free and accessible dispute resolution services to the customers of financial services providers across Australia. This service is provided without charge to you. This scheme will investigate your complaint and use the most appropriate dispute resolution method to help resolve your problem.

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

Where you have received an IDR Committee decision from us and you are not satisfied with our response, you may then lodge a complaint with the scheme below:

### **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.

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**HOW TO CONTACT US**

**Head Office:**

PO Box 7395 Cloisters Square Western Australia 6850

Telephone: 1300 363 159

Facsimile: 1300 720 722

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

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

St Andrew's Insurance [Australia] Pty Ltd

ABN 89 075 044 656 AFSL 239649

St Andrew's Life Insurance Pty Ltd

ABN 98 105 176 243 AFSL 281731