TELSTRA PREMIUM CARE® - MOBILE INSURANCE

HOW YOUR COMPLAINT WILL BE MANAGED





We understand that occasionally some customers are not satisfied with the insurance services or product provided, or they don't agree with decisions we make in relation to their insurance.

We have a process to help you if you want to make a complaint or have a dispute managed.

STEP 1.

Talk to Telstra first

Telstra will always aim to resolve your complaint in our first contact or response. However, if we need to investigate the matter, we'll aim to provide resolution or a resolution action plan within 15 business days. We'll continue to provide you with regular updates so that you're aware of what's happening with your complaint.

Every complaint will be assigned a reference or 'SR' number, which you should quote in all further communications with us about your complaint. This number is your assurance that your complaint is being formally managed, and will help our consultants to access the details quickly if you call again. You should make a point of asking for an SR number in your first call.

More information about how to make a complaint is available at telstra.com.au/abouttelstra/commitments/telstra-complaints-policy

STEP 2.

Have your complaint reviewed by the relevant CGU Insurance dispute resolution area

If you're not satisfied with our investigation or resolution of your complaint, it will be escalated to CGU Insurance. CGU will treat your complaint as a 'Dispute' which will be managed by the relevant Dispute Resolution Area. A CGU staff member will liaise with you in relation to your dispute and review your dispute to provide you with a final decision in writing, usually within 15 business days.

STEP 3.

Seek an External Review of the decision

If you're unhappy with CGU's decision, you may want to seek an external review. The relevant dispute resolution area's letter outlining its decision will provide you with information on external review option(s), such as, if appropriate, referring you to the dispute resolution scheme run by the Financial Ombudsman Service (FOS). You can contact FOS by:

Phone: 1300 780 808 **Fax:** 03 9613 6399

Mail: GPO Box 3 Melbourne VIC 3001

Email: info@fos.org.au **Website:** www.fos.org.au



