



# Complaints Guide

## we're here to help

At Let's Insure, we're dedicated to giving you the best service possible, but sometimes we get it wrong. If our service doesn't meet your expectations for any reason, we'd like to hear about it.

While we try to settle any areas of concern or dissatisfaction when they are first brought to our attention, in some cases complaints may take longer to resolve. We've included the maximum time to find a resolution at each step of our complaints process below, however we always try to resolve complaints as quickly as possible.

### STEP 1: Let us know

Contact us to discuss the issue and explain your concerns. Our Customer Care team is here to help.

#### How to get in touch:

**Phone:** 1300 355 355 (Mon to Fri, 9am - 5pm)

**Email:** [customercare@letsinsure.com.au](mailto:customercare@letsinsure.com.au)

**Mail:** Customer Care Manager, Let's Insure  
PO Box 1192, Chatswood NSW 2057

#### We promise to:

- Acknowledge your complaint immediately or where practical within one business day;
- Seek to provide a fair and reasonable resolution at all times; and
- Aim to resolve your complaint within 30 calendar days.

If your complaint is about financial hardship, or a declined insurance claim, or the value of an insurance claim, or takes more than 5 business days to resolve, we will confirm any resolution to your complaint in writing.

### STEP 2: If you are not satisfied with our response

If your complaint is not resolved by Step 1, you can contact our Customer Care team on the contact details above detailing your concerns.

Your complaint will be escalated to a Manager who will acknowledge your complaint and aim to resolve the issue for you.

If further investigation is needed, you will be provided the outcome in writing within 10 days, unless otherwise notified.

### STEP 3: Referral to our Internal Dispute Resolution Team

We hope to have resolved any issue before Step 3 however, if this is not the case and you remain unsatisfied, you may request for your complaint to be reviewed by our Internal Dispute Resolution Team (IDR Team). If you wish to do so, please provide any further information that you wish to add to your complaint and contact our Customer Care team.

#### Our IDR Team will:

1. Acknowledge your request for a review within 1 business day;
2. Complete a full investigation of your complaint; and
3. Provide a final written response to your complaint as soon as possible.

Reviews are normally completed within 15 days of your request for review unless otherwise notified. Our IDR Team will aim to provide you with their decision no later than 30 calendar days from the date your complaint was first raised.

### STEP 4: The Australian Financial Complaints Authority

In the event that your complaint is not resolved to your satisfaction within 30 calendar days, you have the opportunity to refer the matter for external review to the Australian Financial Complaints Authority (AFCA). If your complaint falls within AFCA's jurisdiction and after Steps 1 to 3 have been

followed giving Let's Insure an opportunity to resolve an issue with you directly.

AFCA is a free, fair and independent dispute resolution scheme who consider complaints about financial products and services.

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

If you wish to make a complaint with AFCA you must do so within 2 years of our final written IDR response letter.

Referrals to AFCA should be made as follows:

**Online:** [afca.org.au](http://afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678 (Free Call)

**Mail:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

### DO YOU NEED ASSISTANCE TO MAKE A COMPLAINT?

If you require support to lodge your complaint or understand our complaint process, such as Interpreter and Translation services, or assistance if you have a disability, please let us know and we'll assist you.

You can also provide your consent for another person or organisation to assist or represent you in the making/and or resolution of your complaint.