



INSURANCE
Protect your tomorrow, today.

Complaints and Concerns

At Kooo Insurance, we take every concern seriously because your experience matters. While we always aim to deliver professional and forward-thinking service, we understand that issues may arise from time to time. Whether it's about your policy, a claim outcome, or your interaction with us, we're here to listen and work towards a resolution that feels fair.

If you're unhappy with any aspect of your insurance experience, please reach out to our Compliance Team. When submitting your complaint, it helps to include a clear explanation of what happened, any relevant dates or people involved, and any supporting documents or emails.

You can contact us at:

Compliance Team

Kooo Insurance
7-9 Irvine Place, Bella Vista NSW 2153
Phone: (02) 4093 0636
Email: compliance@koooinurance.com.au

Once we receive your complaint, we'll acknowledge it within 2 business days and keep you updated as we work through our internal review process. In some situations, we may need to involve your insurer directly to ensure we have all the information needed to respond properly. Our goal is to resolve your concern as quickly as possible, usually within 30 calendar days.

If we're unable to resolve the issue to your satisfaction, or if more than 30 days have passed, you have the right to escalate your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides a free and independent dispute resolution service for consumers.

You can contact AFCA at:

Australian Financial Complaints Authority

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

Please note that your complaint must be lodged with AFCA within 2 years of our final decision, unless AFCA considers special circumstances apply. If your complaint is outside AFCA's jurisdiction, they may refer you to another suitable dispute resolution body, or you may wish to seek independent legal advice.

At Kooo Insurance, we view every complaint as an opportunity to improve how we serve you and our future clients. If something's not right, we want to make it right. Let's work through it together.