

Client Complaints and Dispute Resolution – a guide for clients

We are committed to meeting, if not exceeding our clients' expectations whenever possible. As much as we all dislike receiving complaints, we recognise that dissatisfied clients have a right to complain and to have their complaint handled. Clients who take the time to complain may well still have confidence in us and want to continue dealing with us.

Client complaints also present us with an opportunity to review and improve our policies and procedures, provide additional training for staff, and undertake audits to ensure any systemic issues are rectified.

What should I do if I have a complaint?

1. Contact us and tell us about your complaint.

You can call us on (08) 9302 1388, email us at info@westralianinsurance.com.au, send a fax to (08) 9302 2552 or mail us a letter at P.O. Box 1724, Wangara WA 6974.

We will respond to your complaint within 24 hours, and aim to resolve your complaint quickly and fairly.

2. If your complaint is not satisfactorily resolved within 21 days, please contact Jason Barnes (Managing Director) on (08) 9302 1388 or put your complaint in writing and send it to him at the address noted at the beginning of this FSG.

3. Westralian Insurance is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA can be contacted at: GPO Box 3, Melbourne, VIC 3001, by calling 1800 931 678, emailing info@afca.org.au or by visiting their website - www.afca.org.au

What arrangements do you have in place to compensate clients for losses?

Westralian Insurance has a Professional Indemnity insurance policy in place. The PI policy covers us and our employees for claims made against us and our employees by clients as a result of conduct by us or our employees in the provision of financial services. Our PI policy will cover us for claims relating to the conduct of representatives who no longer work for us. This policy satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

In addition, Westralian Insurance subscribes to the Insurance Brokers Code of Practice, which provides additional information on making a complaint, as well as protocol for handling and responding to complaints and timeframes for handling complaints. To download a copy of the Insurance Brokers Code of Practice, visit our website or email info@westralianinsurance.com.au to request a copy.