



## Chubb Insurance Company of Australia Ltd Internal Dispute Resolution Procedure

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### THE CHUBB INSURANCE APPROACH TO DISPUTE RESOLUTION

#### Commitment to Service

Chubb Insurance has implemented an Internal Dispute Resolution procedure further evidencing its commitment to service. This process is designed to assist in dealing with any Complaint you may have in relation to Chubb Insurance's products or services.

In recognition of our customers' right to be heard and informed Chubb Insurance has also established an Internal Dispute Resolution Panel to handle any unresolved Complaint. This Panel is made up of Senior Management of Chubb Insurance and underscores Chubb Insurance's commitment to transparency of its processes and acting fairly and honestly with its customers.

Chubb Insurance prides itself on its provision of superior service to its customers. If you are not satisfied with any aspect of the service you receive from Chubb Insurance in relation to your insurance policy Chubb Insurance appreciates you letting us know.

Chubb Insurance has adopted and proudly supports the General Insurance Code of Practice and its purpose of raising the standards of practice and service in the general insurance industry.

A copy of this Code of Practice is available by contacting Chubb Insurance or from the Insurance Council of Australia's website at: [www.ica.com.au](http://www.ica.com.au)

#### Who should I talk to?

Should you have a complaint or query in relation to a claim you have made under your policy, or how any of Chubb Insurance's investigators, assessors or loss adjusters have handled your claim under your insurance policy you should contact The Claim Department Manager.

The Customer Services Department Manager should be contacted regarding any other complaint you have with your policy or any other service that you have received.

If in doubt as to whom you should refer your complaint, please contact the Customer Services Department Manager.

#### What else will Chubb do?

If your initial contact with the Claim Department Manager or the Customer Services Department Manager does not resolve your Complaint to your satisfaction, you may request that your complaint be referred to our Internal Dispute Resolution Panel.

We will acknowledge your request within **48 hours**. The Internal Dispute Resolution Panel must consider your complaint and give you its decision within **15 business days** of your request for referral.

If the Internal Dispute Resolution Panel is unable to make a decision, the reasons why it is unable to make a decision and the revised timeframe will be given to you within **15 business days** of your request for referral.

If the Internal Dispute Resolution Panel decides that your complaint is justified then it will authorise such action as is necessary to remedy your complaint. If your complaint is not considered justified, the Internal Dispute

Resolution Panel will inform you the reasons for its decision and let you know what avenues are available should you wish to pursue your complaint further.

#### What if Chubb Insurance can not resolve my Complaint?

If you remain dissatisfied following taking advantage of Chubb Insurance's internal dispute resolution procedures set out in this document you may refer the matter to the Insurance Ombudsman Service ("IOS").

The IOS are independent operators of the external dispute resolution procedure of which Chubb is a member. The IOS is a free service and they will tell you if they can help you as their services are not available to all customers.

You may contact us and we will assist you in making a complaint to the IOS or you may contact them directly using the following details:

Insurance Ombudsman Service  
Free Call: 1300 78 08 08  
PO Box 561  
Melbourne VIC 8007  
[www.insuranceombudsman.com.au](http://www.insuranceombudsman.com.au)

Where the IOS is not able to assist you, you may be able to take your complaint to the Small Claims or other courts in your jurisdiction or your local Consumer Tribunal.



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