

Swiss Re Life & Health Australia Limited

Complaints Handling Policy



**For retail life insurance
business**

Swiss Re Life & Health Australia Limited (Swiss Re)

Swiss Re is committed to responding to complaints promptly if we have not met your expectations in respect of your privacy, claims outcomes, or customer experience with our staff and third party agents including our third party administrators.

The Swiss Re complaints and disputes resolution service is available to you, free of charge.

Swiss Re abides by the Life Insurance Code of Practice and the soon to be released Life Insurance Code of Practice 2.0 (both of which are referred to collectively as the Code). The Code has been developed to promote high standards of service to consumers, provide a benchmark of consistency within the industry and establish a framework for professional behavior and responsibilities. Further information about the Code is available at <https://www.fsc.org.au/policy/life-insurance/code-of-practice/life-code-of-practice.pdf> and upon request.

Swiss Re takes the concerns of its customers and third party beneficiaries seriously and we have a detailed complaints handling and internal dispute resolution process in place for customers to access.

If we are not able to collect personal information about you we may not be able to provide you with the products, services or assistance you require. The collection, use, storage or disclosure of your personal information is needed to provide these.

Retail insurance policies

This Complaints Handling Policy applies to retail insurance policies only.

What is a complaint?

Swiss Re has adopted the Code definition of a complaint, which is an expression of dissatisfaction made to us, or about us, related to our products or services, staff or the complaints handling process itself, provided by Swiss Re or a third party acting on our behalf, and where a response or resolution is explicitly or implicitly expected or legally required.

Requesting a review of a declined claim

If we decline your claim, we will let you know the reasons for our decision in writing. You may also request copies of the documents and information we have relied on and if you make such a request, we will provide you (or your doctor, where appropriate) with copies within 10 business days. If you disagree with our decision, you may also request a review of our claims decision.

Our Internal Complaints Handling Process

If you are dissatisfied with any aspect of your relationship with Swiss Re including our services, products or how we deal with your personal or sensitive information, and wish to make a complaint or require assistance to make a complaint, please contact us at:

Phone:	+61 2 8295 9500
Email:	Complaints_ANZ@swissre.com
Post:	Level 36, Tower Two, International Towers Sydney200 Barangaroo Avenue Sydney NSW 2000

To assist us in dealing with your complaint, please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your complaint.

We aim to resolve all complaints with you by the end of the 5th business day after we receive your complaint. However, if we are unable to do this or if your complaint relates to hardship, a declined insurance claim¹ or the value of an insurance claim:

- we will make an arrangement with you to keep you informed of the progress of your complaint;
- where further information or investigation is required, we will work with you to obtain the necessary information;
- we will respond to your complaint in writing and advise you of our decision in relation to your complaint together with the reasons for our decision within 30 calendar days of receiving your complaint. Where you request a response in writing, we will provide you with one in every instance. We will also inform you that you may take your complaint to the Australian Financial Complaints Authority (AFCA), and the details of AFCA, if you are not satisfied with our decision; and
- where there is a possibility that the 30 day timeframe may not be met (for example if the matter is particularly complex or where there are circumstances outside of our control), we will contact you before the end of the 30 days period advising of the delay and outlining the reasons for the delay.

Review by the Australian Financial Complaints Authority (AFCA)

If you are dissatisfied with the determination after going through our internal dispute resolution process, or we are unable to resolve your complaint or dispute to your satisfaction within 30 calendar days, you may refer your complaint or dispute for external dispute resolution to AFCA, subject to its Rules and Operational Guidelines. AFCA provides a free dispute resolution service to consumers and third parties who fall within their Rules and Operational Guidelines.

¹ "declined insurance claim" means you have made a claim on an insurance policy, and:

- a. we have declined or not accepted the claim; or
- b. we have not determined the claim within 10 business days of receiving all the information necessary to do so.

You may contact AFCA at any time during the complaints handling process for information including whether or not, your complaint or dispute falls within their Rules and Operational Guidelines, at:

Online:	www.afca.org.au
Phone:	1800 931 678
Email:	info@afca.org.au
Post:	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

If you would like to refer your dispute to AFCA you must do so within 2 years of the date of our final internal dispute determination. AFCA may still consider a dispute lodged after this time if AFCA considers that exceptional circumstances apply.

Request for Information

You may request copies of information Swiss Re has relied upon to arrive at its decision in the Complaint Handling process. Swiss Re may decline to provide access to or disclose information where the information is protected from disclosure under law, or where we reasonably determine that the information should be provided directly to your doctor, or where its release may prejudice us in relation to a claim or dispute/your complaint, or where we reasonably believe that the information is commercial-in-confidence.

Where we decline to provide you with information, we will give you a schedule of the documents we have declined to provide and the reasons for doing so together with details of our complaints process.

Your Privacy

Swiss Re is committed to ensuring that your personal and or sensitive information is protected in accordance with the *Privacy Act 1988* (Cth). We collect, use, store and disclose your personal information in accordance with the Australian Privacy Principles. If you require further information in respect to our Privacy Policy, please follow this link to our Privacy Policy or contact us on the numbers above.

http://www.swissre.com/australia_newzealand/