


Complaint and Dispute Resolution Process

At Sure Insurance we will attempt to resolve any complaint or dispute you may have as quickly as possible.

The process set out below is a summary of our complaint and dispute resolution process, the details of which are available by visiting:

 www.sure-insurance.com.au or

 calling **1300 392 535**

Internal Dispute Resolution Process

Talk to us.

The first thing you should do is call one of *our* consultants about your complaint on **1300 392 535**. You can also write to *us* at complaints@sure-insurance.com.au or PO Box 487, Capalaba QLD 4157.

We will respond to your complaint as soon as possible but will aim to respond within 30 calendar days of receipt of your complaint provided we have all the necessary information we need to complete any investigation required.

If we are unable to respond within 30 calendar days of receipt of your complaint, we will contact you to explain why. More complex complaints may take a longer period of time to resolve. Should we need more information or time to resolve your complaint, we will contact you to let you know.

After *our* first contact, we will keep you informed about the progress of your complaint at least every 10 business days unless you agree to extend that period.

If *our* decision does not resolve your complaint to your satisfaction or if we do not resolve your complaint within 30 calendar days of the date we first received your complaint, you may refer your complaint to the Australian Financial Complaints Authority (AFCA).

External Dispute Resolution

AFCA provides an independent financial services complaint resolution service that is free to consumers if the complaint is one that falls within AFCA's Terms of Reference.

You can contact AFCA by visiting, calling or writing to:

- www.afca.org.au; or
- free call 1800 931 678; or
- email to info@afca.org.au; or
- post to GPO Box 3, Melbourne, VIC 3001

External dispute resolution determinations made by AFCA are binding upon *us* in accordance with the AFCA Terms of Reference.

If AFCA advises you that its' Terms of Reference do not extend to you or your dispute, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.