

CUSTOMER COMPLAINTS POLICY

Our commitment to service quality

At Hallmark Insurance we are committed to providing you with the best possible service.

Our staff are ready to assist you with your insurance needs as quickly and effectively as possible. If we fail to meet your expectations, we would like you to tell us.

While many concerns or complaints can be resolved straight away, if the matter is more complicated, more time may be required to provide a solution. We will carefully review any information you provide, give you regular updates during the investigation process and our complaint process is completely free and won't cost you anything.

How to make a complaint

1. Tell us what happened

If you have any concerns or wish to lodge a complaint about the way your insurance policy or claim is being handled, please contact our Customer Service Team by:

Telephone: **1800 800 230**

Email: complaints@hallmarkinsurance.com.au

Post: **PO Box 7395, Cloisters Square, Western Australia 6850**

2. Complaint management and timeframes

We will handle your complaint in accordance with our Internal Complaints and Disputes Handling Manual. To ensure that your complaint is dealt with fairly, you will be given adequate opportunity to make your case, and we will ensure that someone experienced, who has not been previously involved with your case, fully investigates your complaint.

In Summary

- If you make your complaint by phone, mail, or email, we will confirm receipt of your complaint and give you a complaint reference number within 24 hours, or as soon as practicable.
- We will endeavor to address your complaint immediately. If for some reason it cannot be resolved immediately, we will provide you with the contact details of the person who will handle your complaint and provide you with an estimate of how long it will take to resolve.
- We aim to find a fair solution to your complaint using all relevant information and common sense. We'll consider our conduct and the contract between us. During our review we may need to request additional information from you. Our goal is to resolve your complaint within 30 days. In certain circumstances where further investigation is necessary, we'll provide an explanation and the expected date of response as well as your right to take the complaint to AFCA. If you are unhappy with the delay, you can escalate your complaint to AFCA as outlined in section 4.
- We'll confirm any resolution of your complaint in writing if:
 - the complaint was about financial hardship, or a declined insurance claim, or the value of an insurance claim; or
 - it takes more than 5 business days to resolve, or
 - you ask us to.

- If you're not satisfied with our initial response to your complaint, please refer to Sections 3 and 4 below for further information.

3. Referral to our internal dispute resolution committee

At Hallmark, we're committed to working with you to resolve your complaint. At any stage during the complaint process you can request to escalate your complaint to our Internal Dispute Resolution (IDR) Committee. While this doesn't prevent you from sending your complaint to the Australian Financial Complaints Authority (AFCA) at any time, it is intended to provide you with an avenue to escalate internally if you are unhappy with how your complaint is being handled. Our IDR Committee consists of experienced company staff who will carefully assess your situation and provide you with a written response as soon as possible. If additional time is needed and we're unable to resolve your complaint within the maximum timeframe (30 days), we will explain the reason and let you know when to expect our IDR response, we will also inform you of your right to escalate the complaint to the Australian Financial Complaints Authority (AFCA).

4. Australian Financial Complaint Authority (AFCA).

You can refer your complaint to AFCA at any time during the complaint process. AFCA is an independent service who will consider your complaint **at no cost to you**. They will investigate your complaint and use the most appropriate dispute resolution method to help resolve your complaint. Their decision is binding on us (up to specified limits), but not on you. You can contact them as follows

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Do you need assistance to make a complaint?

If you require additional support to lodge your complaint or understanding of our complaint resolution process or assistance if you have a disability, please contact us and we will let you know the options available to you.

Alternatively, if you are deaf, hard of hearing or have a speech communication difficulty, you can contact National Relay Service TTY 133 677 or voice relay 1300 555 727, please see their website for further information [NRS](#).

Can someone else make a complaint on your behalf?

You can ask another person such as a family member, friend, lawyer, or financial counsellor, to manage your complaint for you. You'll need to give them written authorisation so they can prove that they're acting for you. We do have available a Third-Party Authority Form which we can send you if required. Please note that in some cases, we may still need to contact you directly to expedite the finalisation of your complaint.