



STRATA COMMUNITY INSURANCE

Complaints information

We will always do everything possible to provide you with outstanding service, but we recognise that sometimes you may be dissatisfied with that service or a decision that has been made in relation to your insurance.

We value your feedback and want you to tell us if we have not met your expectations. Telling us gives us a chance improve our products and services, and to resolve your concerns in a fair, transparent and timely manner.

What to do if you have a complaint

Please contact us to explain your concerns, and try to provide as much information as possible. You can contact us by phone on 1300 724 678, or by email to compliance@scinsure.com.au.

Your complaint may be about your insurance policy, a claim or a privacy issue, relate to the conduct of our staff or authorised representatives, or involve repairers, investigators, assessors or loss adjusters.

Once notified to us, your complaint will be handled through our Internal Dispute Resolution (IDR) process.

Complaint process

If we have all necessary information and have completed any assessment or investigation required, we will respond to your complaint in writing, including reasons for our decision.

If we need more time we will advise you, discuss reasonable alternative timeframes and keep you informed of our progress in responding to your complaint.

If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme.

External dispute resolution

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaints resolution that is free to customers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

AFCA will not consider a complaint/dispute unless it is lodged before the earlier of the following time limits:

- within 2 years of the date of our final IDR response; and
- within 6 years of the date when you first became aware (or should reasonably have become aware) that you suffered the loss.

However, AFCA may still consider a complaint/dispute lodged after either of these time limits if it considers that exceptional circumstances apply. Refer to the AFCA website for more detail.

Important information relating to Catastrophe claims

If you have a property claim resulting from a Catastrophe, as defined in the General Insurance Code of Practice, and we have finalised your claim within one month after the Catastrophe event causing your loss, you can request a review of your claim if you think the assessment of your loss was not complete or accurate, even though you may have signed a release. We will give you 12 months from the date of finalisation of your claim to ask for a review of your claim.