

# What to do if you have a complaint

Insurance



Easy English



Easy English

## Hard words



This book has some hard words.

The first time we write a hard word

- the word is in **blue**
- we write what the hard word means.

## You can get help with this book



You can get someone to help you

- read this book
- know what this book is about
- find more information.



## About this book



This book is from the Suncorp Group.



This book is about how to make a **complaint**.



A complaint is when you tell us why you are **not** happy about

- our products



- our services



- our staff

- a decision we made.



We want to give you the best service.

## What is a complaint?



A complaint might be about a

- service, staff member or product



- **premium**

– is how much you pay for our insurance



- **claims process**

– is how we manage the information you give us when you make a claim under your policy.

## How to make a complaint



If you have a complaint you can contact us first.



Call 13 11 55



Email [customer.relations@suncorp.com.au](mailto:customer.relations@suncorp.com.au)



You can write us a letter.

Suncorp Insurance

PO Box 1453

Brisbane QLD 4001



You can go to a local branch to talk to someone.



You can find your nearest branch on our website.

[suncorp.com.au/locate-us](http://suncorp.com.au/locate-us)

## What happens when you make a complaint?



We will try to reply within 1 work day to let you know that we have read your complaint.

We should fix your problem within 30 days.

We will let you know if we need more time to help fix your problem.



We will tell you the outcome of your complaint

- in writing

**or**

- verbally.



You can ask for the outcome to be given to you in writing.



## What happens if we need more time to fix the problem?



Sometimes we may need more information from you to help fix the problem.



This may mean we need more time to help you.



We will put you in contact with a **Customer Relations Specialist**.



A Customer Relations Specialist is someone who

- will give you updates about your complaint
- is **not** part of the service you are making a complaint about
- will answer any of your questions.



You will have contact with the same person until the problem is fixed.

## What we need from you

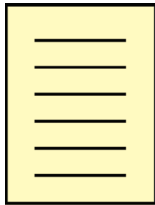


To help us fix the problem we may ask you for more information.



We may ask you for

- your contact details
  - for example, your name or address



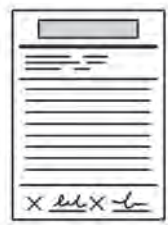
- your policy details



- complaint details



- a **reference number**
  - is a group of numbers given to you to help us find your details on our system



- documents that support your complaint.



## If you need help



You may want to speak to someone who is **not** part of the service you are complaining about.



You can contact our customer relations team.



You can call us on 1300 264 053



You can email [idr@suncorp.com.au](mailto:idr@suncorp.com.au)



You can write a letter.

Suncorp Insurance Customer Relations

PO Box 14180

Melbourne City Mail Centre VIC 3001



If our customer relations team **cannot** fix the problem in 30 days, they will tell you why.

## If you need help to make a complaint



Someone you trust can help you make a complaint.

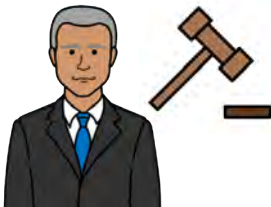


Someone you trust might be

- a friend or family member who is 18 years old or older



- your accountant



- a legal representative
  - for example, a lawyer.



If you do **not** speak English you can contact us through the Translating and Interpreting Service or TIS.



Call 131 450

Ask for 13 11 55

# National Relay Service

If you are deaf or need help to speak or listen you can use the National Relay Service or NRS.

## Voice relay



Call 1300 555 727

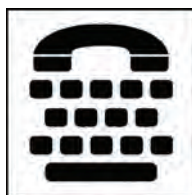


Ask for 13 11 55

## NRS website



[communications.gov.au/what-we-do/phone/  
services-people-disability/accesshub](http://communications.gov.au/what-we-do/phone/services-people-disability/accesshub)



If you are deaf or need help to speak or listen you can also use the Teletypewriter or TTY.



Call 133 677

Ask for 13 11 55

## If you are still not happy



If you are **not** happy you can talk to the **Australian Financial Complaints Authority**.



The Australian Financial Complaints Authority

- helps with complaints about financial services



- is **not** part of the Suncorp Group



- is a free service.



Call 1800 931 678

Email [info@afca.org.au](mailto:info@afca.org.au)



Website [afca.org.au](http://afca.org.au)



You can write a letter.

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001



If you are **not** happy you can talk to the **Office of the Australian Information Commissioner.**



The Office of the Australian Information Commissioner help

- review privacy complaints



- give advice about privacy complaints.



You can call 1300 363 992

You can email [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)



You can fill out the form on the website.

[www.oaic.gov.au](http://www.oaic.gov.au)



You can write a letter.

Office of the Australian Information Commissioner

GPO Box 5218

Sydney NSW 2001



## Compulsory Third Party insurance



Compulsory Third Party insurance or CTP insurance helps you cover the cost if someone else

- is hurt in a car accident



- dies in a car accident.



CTP insurance does **not** cover car damage.



This type of insurance is called CTP insurance in

- Queensland



- New South Wales



- South Australia.

## Queensland



You can contact the **QLD Motor Accident Insurance Commission** if you need help with your complaint about your CTP insurance.



The QLD Motor Accident Insurance Commission help review complaints.



You can call      1300 302 568



You can email    [maic@maic.qld.gov.au](mailto:maic@maic.qld.gov.au)



You can write a letter.

Level 26 1 William Street

GPO Box 2203

Brisbane QLD 4001

## New South Wales



You can contact the **Independent Review Office** if you need help with your complaint about your CTP insurance.



The Independent Review Office help review complaints.



You can call      13 94 76



You can email      [complaints@iro.nsw.gov.au](mailto:complaints@iro.nsw.gov.au)



You can fill out the form on their website.  
[iro.nsw.gov.au/injured-persons/make-a-complaint](http://iro.nsw.gov.au/injured-persons/make-a-complaint)



## South Australia



You can contact the CTP Regulator.



You can call 1300 303 558



You can fill out a form on their website.

[ctp.sa.gov.au/about/contact-us/complaint-submission](http://ctp.sa.gov.au/about/contact-us/complaint-submission)

## Motor Accident Injuries insurance



Motor Accident Injuries insurance or MAI insurance helps you cover the cost if someone

- is hurt in a car accident



- dies in a car accident.



MAI insurance does **not** cover car damage.

## Australian Capital Territory



You can contact the **ACT Motor Accident Injuries Commission** if you need help with your complaint about your MAI insurance.



The ACT Motor Accident Injuries Commission help review complaints.

## ACT Motor Accident Injuries Commission



If you have a complaint about your MAI insurance you can contact the ACT Motor Accident Injuries Commission.



You can call 13 22 81



You can email [maic@act.gov.au](mailto:maic@act.gov.au)



You can write a letter.

ACT Motor Accident Injuries Commission

GPO Box 158

Canberra ACT 2601

## More information



For more information contact Suncorp.



Call 13 11 55



Website [www.suncorp.com.au](http://www.suncorp.com.au)



You can fill out the form on our website.

[suncorp.com.au/contact-us](http://suncorp.com.au/contact-us)



You can read about our website accessibility.

[suncorp.com.au/about-us/legal/accessibility](http://suncorp.com.au/about-us/legal/accessibility)



You can read about how to get more help.

[suncorp.com.au/insurance/difficult-circumstances.html#things-you-should-know](http://suncorp.com.au/insurance/difficult-circumstances.html#things-you-should-know)



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