

# COMPLAINTS

We understand that sometimes issues come up and you may have a complaint. We will always do our best to provide you the highest level of service but if you are not happy or have a complaint or dispute, here is what you can do.

## HOW CAN WE HELP YOU?

If you have any concerns or wish to make a complaint, in relation to your policy, our services or an insurance claim, please contact your broker in the first instance. If you are unable to contact your broker, you can contact us directly:

Complaints Officer  
MGA Insurance Brokers  
Telephone: 08 8291 2300  
Post: Locked Bag 4001, KENT TOWN DC SA 5071  
Email: [idr@mga.com](mailto:idr@mga.com)

We will attempt to resolve it in accordance with our Internal Dispute Resolution (“IDR”) procedure, which complies with the Insurance Brokers Code of Practice, ASIC guidelines and our commitment below.

## OUR COMMITMENT TO YOU

As part of our IDR procedure, we will:

- Acknowledge your complaint
- We will try to resolve your complaint at first contact or shortly thereafter
- If we cannot resolve your complaint within 10 business days, we will provide updates every 10 business days, unless you agree to a different timeframe
- Provide you with the name and contact details of the person assigned to reviewing it
- Provide a final decision within 30 calendar days of the date on which you first made your complaint
- If we cannot provide a final decision in this timeframe, we will tell you, in writing, the reasons for the delay and your right to take the complaint to the Australian Financial Complaints Authority (AFCA)
- Give you the information we relied on when making a decision about your complaint within 10 business days of you asking for it

***If you have a complaint about an Insurer, we will submit your complaint to them within two business days. The Insurer will then handle the matter through their own complaints process.***

## EXTERNAL REVIEW

You may refer your complaint to AFCA at any time. If your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint, AFCA may review it, subject to its Rules.

AFCA’s contact details are:

Australian Financial Complaints Authority  
Telephone: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Post: Australian Financial Complaints Authority GPO Box 3 Melbourne, VIC 3001

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. This service is free of charge.