

## Complaints and Dispute Resolution Process

MGA is committed to providing quality service to you, however, we recognise that occasionally there may be some aspect of our service or a decision we have made that you wish to query or draw to our attention. If you wish to make a complaint about our products or services, simply contact your broker to initiate the complaint to us.

If your complaint is not satisfactorily resolved within 24 hours, please contact our Complaints Officer:

Complaints Officer  
MGA Insurance Brokers  
Locked Bag 4001  
KENT TOWN DC SA 5071  
Phone: +61 8 8291 2300

Please mark the envelope "Notice of Complaint". We will advise you on how we propose to resolve it within 21 days or such later time agreed with you.

Should your complaint remain unresolved we will refer the matter to our internal disputes resolution manager, who will consider and seek to resolve the dispute within 21 days or such later time agreed with you in order to obtain information or undertake the relevant assessment or investigation.

We subscribe to the Australian Financial Complaints Authority (AFCA), a free customer service. If your complaint is not successfully resolved within 45 days from the date reported to our office, you may refer the complaint to AFCA to assist in making an independent assessment of your issue(s).

Australian Financial Complaints Authority:

- Online: [www.afca.org.au](http://www.afca.org.au)
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

## NIBA Code of Conduct & Code of Practice

MGA is a proud member of the National Insurance Brokers Association (NIBA) and are bound by their Code of Conduct. We also subscribe to the Insurance Brokers Code of Practice (the Code). The code sets out standards for brokers to follow when dealing with clients including requirements to inform clients of remuneration arrangements and any conflict of interest.

A copy of The Code is available from [www.niba.com.au](http://www.niba.com.au) or by contacting our office.