



Complaints Process

Bluewell Insurance Brokers has a detailed Complaints and Disputes Resolution Process in place to address customer complaints.

The Bluewell complaints and disputes resolution service is available to you, free of charge.

We can provide you with a hard copy or other format of this Complaints Handling Policy.

Scope

This Complaints Handling Policy applies to complaints made by both retail and wholesale customers.

What is a complaint?

The Code defines a complaint as an expression of dissatisfaction made to or about Bluewell, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required. A complaint can be made in writing or orally.

You may complain about any aspect of your relationship with Bluewell.

An expression of dissatisfaction made on social media channels or accounts owned or controlled by Bluewell is also considered a complaint, where the author is identifiable and contactable.

A response or resolution is 'explicitly expected' if you clearly request it. It is 'implicitly expected' if you raise the expression of dissatisfaction in a way that implies you reasonably expect Bluewell to respond and/or take specific action.

A complaint does not have to expressly state the words 'complaint' or 'dispute'.

Stage 1

If you are dissatisfied with any aspect of your relationship with Bluewell and wish to make a complaint, please contact Us at:

Phone: 1300 669 664

Email: office@bluewell.com.au

Mail: Compliance Manager

Bluewell Pty Ltd

PO BOX 8111, GOLD COAST MAIL CENTRE QLD 9726

We are flexible about how you lodge your complaint. A complaint does not need to be lodged in writing.

If you require assistance to lodge a complaint, We would be pleased to discuss the matter with you.

We will also accept a complaint lodged on your behalf by a representative that you nominate, provided you advise us of this request.

To assist Us in dealing with your complaint, please provide Us with your claim or policy number (if applicable) and as much information as you can about the reason for your complaint. Once We receive your complaint, We will:

- within one (1) business day of receipt, acknowledge the complaint has been received. We will inform you of the name and relevant contact details of the person assigned to liaise with you about your complaint;
- within five (5) business days of receipt, if We can resolve the complaint to your satisfaction, or We have given you an explanation and/or apology when We can take no further action to reasonably address the complaint, we will not be required to respond to your complaint in writing, unless you make this request, or the complaint relates to hardship, a declined insurance claim or the value of an insurance claim;
- investigate your complaint and keep you informed of the progress of Our investigation every ten (10) business days, unless the complaint is resolved earlier or We have agreed with you to a different timeframe;
- only ask you for, and rely on, information that is relevant to Our decision;
- aim to respond to your complaint in writing within fifteen (15) business days, although in all cases We will make Our decision and respond to you in writing within thirty (30) calendar days. If We require further time, We will work with you to agree a different timeframe. In our written response, We will explain your right, if you are not satisfied with the decision, to request the complaint be referred to Stage 2 or take the complaint to AFCA; and
- within ten (10) business days of you making such a request, We will provide you with the information We relied upon in making Our decision.

Stage 2

If you advise us that you wish to take your complaint to Stage 2, your complaint will be reviewed by Our IDR Team, who are independent from the staff members that were involved with the decision or conduct which is subject of the complaint, or the staff member that handled the complaint at Stage 1.

The IDR Team will:

- aim to respond to your complaint in writing within fifteen (15) business days of receipt of the original complaint, not the commencement of Stage 2, although in all cases we will make Our decision and respond to you in writing within thirty (30) calendar days of receipt of the original complaint. If We require further time, We will work with you to agree a different timeframe. In our written response, We will explain your right, if you are not satisfied with the decision, to request the complaint be referred to AFCA.

Stage 3

If you are dissatisfied with Our decision in Stage 2, or We are unable to resolve your complaint to your satisfaction within thirty (30) calendar days, you may refer your complaint for EDR to AFCA, subject to its Rules and Operational Guidelines. AFCA provides a free dispute resolution service to consumers and third parties who fall within their Rules and Operational Guidelines.

You may contact AFCA at any time during the complaints handling process for information, including whether or not your complaint or dispute falls within their Rules and Operational Guidelines, at:

Phone: 1800 931678

Email: info@acfa.org.au

Mail: GPO Box 3, Melbourne VIC 3001

Web: www.afca.org.au

If you would like to refer your dispute to AFCA you must do so within two (2) years of the date of our final IDR response.

Your Privacy

Bluewell is committed to ensuring that your personal and/or sensitive information is protected in accordance with the Privacy Act 1988 (as amended). We collect, use, store, disclose and destroy your personal information in accordance with the Australian Privacy Principles and in accordance with our Privacy Policy