

Internal Dispute Resolution Policy

Your feedback is important to us

Although we are always trying to improve our customer service levels, we know that sometimes things don't go the way they should have. As it is such an important part of our business, we appreciate the opportunity to resolve any complaint internally. Allowing us to address the issue directly should result in a quicker resolution for you.

Our internal dispute resolution scheme is open to anyone who deals with us: customers, consultants, contractors or any other person.

How to inform us of a complaint:

Website: keepinsuranceco.com.au

Phone: +61 3 9667 9226

Email: admin@keepinsuranceco.com.au

How we process your complaint:

You will receive immediate acknowledgement of your complaint, and we endeavour to get back to any customers within a 24 hour period. Wherever possible, we will contact you directly via phone or email to resolve the complaint on the spot.

However, if we require further detail from you regarding the issue we may need to discuss this with you and take additional time to establish the situation before a resolution is reached.

If your complaint is not resolved within 5 days it is escalated to our Complaint Resolution Officer

Generally, complaint resolution should take no longer than 30 days. However, if there are any delays in the process we will be sure to keep you updated with any reasons, along with expected response and outcome times.

We will aim to find a fair solution to your complaint by considering:

- the law and our legal obligations,
- industry codes and guidelines,
- good practice, and
- a fair and sensible resolution for both parties.

If your complaint cannot be resolved internally:

In the event that you are not satisfied with the outcome of your complaint, then you may contact the Australian Financial Complaints Authority.

Website: [www. <https://www.afca.org.au/>](http://www.afca.org.au)

Telephone: 1800 931 678 (free call)

The AFCA is an Australia-wide complaint resolution scheme for the consideration of complaints about Financial Services. This service is free to customers.

Getting additional support for your complaint

If you need support or assistance to lodge your complaint, or at any time through the complaint process, simply let us know through our Contact Us page. We can seek to offer support through:

- You can nominate your preferred communication method – phone, mail or email
- We can send our correspondence to you in a large font size, e.g. 16pt or larger.
- You can nominate a authorised agent to represent you. We can only discuss your complaint with a third party with your consent, in order to protect your privacy. Common agents include:
 - a family member, relative or friend
 - financial counsellor
 - community-based or private practice solicitor
 - insurance broker
 - accountant
 - financial adviser
 - Power of Attorney
 - Executor or Guardian
 - commercial fee-charging representatives.
- Other support services available to you include:
 - [National Debt Helpline](#) 1800 007 007 - Financial counsellors provide information, support and advocacy to people in financial difficulty. Their services are free, independent and confidential.
 - [Legal Aid Commissions](#) - Legal Aid commissions provide services to disadvantaged clients in many areas of criminal, family and civil law, including free, confidential face-to-face legal advice and legal representation for eligible clients.
 - [Mob Strong](#), Debt Help - Part of the Financial Rights Legal Centre, the Mob Strong, Debt Help service is a free legal advice service about money matters for Aboriginal and Torres Strait Islander people from anywhere in Australia.
 - [ASIC MoneySmart](#) - Online financial guidance including tips on managing money, borrowing and credit, insurance, superannuation, investing, scams and more.