



## Complaints and Disputes Policy

Avoca Insurance Brokers (Avoca) provides financial services to retail clients and is therefore obligated to have a dispute resolution system which must consist of:

- internal dispute resolution procedures that comply with standards (AS ISO 10002-2006) and ASIC requirements that cover complaints made by retail clients about the financial services provided; and
- membership of one or more external dispute resolution schemes approved by ASIC that covers, or together cover, complaints made by retail clients in relation to the financial services provided.

### Approach

Avoca is committed to providing a complaints handling system that: -

- recognises, promotes and protects clients' rights, including the right to complain;
- supports a positive attitude amongst its staff and representatives towards Avoca Insurance Brokers clients and complaints handling.
- provides information to clients on the complaints handling process via the distribution of a Financial Services Guide; and
- monitors and reports complaints in order to improve the quality of service to its clients.

### What is a Complaint?

A complaint is defined as a dissatisfaction of a product or service and a request to have it remedied (which may be expressed or implied).

### What is the Process?

If in the unlikely event that there is a complaint between Avoca and a client then Avoca's internal disputes procedure will be implemented to resolve the matter.

To avail of this facility a client can either contact the Complaints Officer, Charles Elders, on the contact information below or any other member of Avoca to notify us of the grievance. Once notified it is our aim to have the issue resolved as soon as possible or within 20 working days.

Avoca is also a member of the Financial Ombudsman Service (FOS) which is an independent and ASIC approved external dispute resolution scheme. FOS provides our clients with access to a quick, simple and inexpensive means of resolving disputes which are unable to be satisfactorily resolved by Avoca.

If a dispute is lodged with FOS, Avoca will pass on the necessary client details (please refer to our Privacy Policy for more details) to FOS for further investigation and a Final Decision which is binding on Avoca. For further information on FOS either contact them directly on (toll free) 1300 780 808 or visit [www.fos.org.au](http://www.fos.org.au).



## **How to contact us**

If you have any concerns or complaints, please contact:

Avoca's Complaints Officer: Charles Elders

Unit 12, 339 Cambridge Street

Wembley WA 6014

Phone: (08) 9387 8588

Fax: (08) 9387 8577

Email: [celders@avoca.com.au](mailto:celders@avoca.com.au)