



## 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;
- aims to deal with complaints promptly, fairly, consistently and in confidence;
- supports a positive attitude amongst its staff and representatives towards Avoca's clients and complaints handling, including ensuring no adverse treatment for any client, representative or other staff member involved in a complaint;
- provides information to clients on the complaints handling process via the distribution of a Financial Services Guide as well as complaints handling information downloadable on the company website; and
- monitors and reports complaints in order to improve the quality of service to its clients, including identification of possible systemic problems that may require procedure changes and/or additional training.

### 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). A dispute is an unresolved complaint.

### 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 Australian Financial Complaints Authority (**AFCA**) which is an independent and ASIC approved external dispute resolution scheme. AFCA 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 AFCA, Avoca will pass on the necessary client details (please refer to our Privacy Policy for more details) to AFCA for further investigation and a Final Decision which is binding on Avoca should you agree to it. For further information on AFCA either contact them directly on 1800 931 678 or visit [www.afca.org.au](http://www.afca.org.au).

## **Information and Privacy**

Avoca will only ask for, and take into account, relevant information in considering a complaint or dispute. In accordance with the Privacy Policy, clients are permitted to seek access to their personal information and information that has been relied upon in assessing the complaint or dispute. Any errors or omissions to this information will be corrected immediately. If, in accordance with the law, Avoca refuse access to this information, reasons for this refusal will be provided in writing to the client.

All complaints and disputes, including relevant employee information, is treated in confidence and in accordance with Avoca Insurance Brokers' Privacy Policy.

## **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)