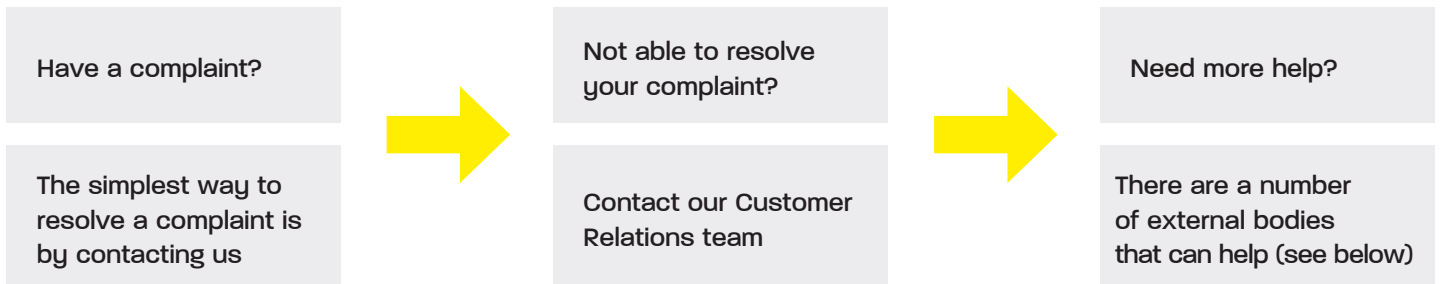


COMPLAINT MANAGEMENT PROCESS

We value your feedback on any issues concerning how we manage your relationship with us. We are committed to providing you with the best possible experience, however if we didn't meet your expectations in any way, please let us know.



How to contact us with a complaint




If you experience a problem, are not satisfied with our products or services or a decision we have made, please let us know so that we can help. The simplest way to resolve a complaint is by contacting us:

-  1800 112 481
-  cilsales@cilinsurance.com.au
-  PO BOX 384, Gosford NSW 2250

In most circumstances, your complaint will be acknowledged within 1 business day and can usually be resolved within 5 business days.

Customer Relations Team

If we aren't able to resolve your complaint or you'd prefer not to contact the people who provided your initial service, our Customer Relations Team can assist. Here's how to contact our Customer Relations team:

-  1300 240 787
-  idr@cilinsurance.com.au
-  CIL Customer Relations
PO Box 14180, Melbourne City Mail Centre VIC 3001

Customer Relations will contact you if they require additional information or if they have reached a decision. When responding to your complaint, you will be informed of the progress and the timeframe for responding to your complaint. We will provide you with an outcome within 30 calendar days from when we first received your complaint.


Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the following external dispute resolution services.

Contact the Australian Financial Complaints Authority (AFCA)

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere. AFCA has the authority to hear certain complaints.

Here is how you can contact AFCA and confirm if they can assist you.

-  www.afca.org.au
-  1800 931 678 (free call)
-  info@afca.org.au
-  Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

The Office of the Australian Information Commissioner (OAIC)

Alternatively, your privacy complaints can be made in writing to:

-  Office of the Australian Information Commissioner
GPO Box 5218, Sydney NSW 2001
-  Phone: 1300 363 992
-  Fax: 02 9284 9666
-  enquiries@oaic.gov.au
-  www.oaic.gov.au (online complaint form available)

Extra support is available

We want you to be able to make a complaint as easy as possible. If you require further assistance with making a complaint or understanding our complaints process please visit our **Customers In Need Of Extra Support | CIL Insurance** page for more information.

Translation Services

We know many of our customers prefer to speak to us in a language other than English. If you'd rather speak to us in another language, we can arrange for an interpreter to help you with your complaint, subject to availability.

CIL uses the Translating and Interpreting Service (TIS National). It is an interpreting service provided by the Department of Home Affairs for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking clients. We can connect you to interpreters who speak a wide variety of languages, so simply ask us about the service when you call. You can find more information about TIS National here:

Online: tisnational.gov.au and via phone: 131 450

National Relay Service

A free TTY (text phone) service is available through the National Relay Service (NRS) to our website users who would like to have a Relay Officer assist in their conversation with CIL. This service is an Australian Government initiative that offers an Australia-wide phone service for people who are deaf or have a hearing or speech impairment.

- TTY/voice calls: Call **133 677** then ask for 1800 112 481
- Speak & Listen: Call **1300 555 727** then ask for 1800 112 481
- Internet relay: Connect to relayservice.com.au for details then ask for 1800 112 481

CIL is a signatory to the General Insurance Code of Practice which can be accessed at codeofpractice.com.au