

Client Complaints and Disputes Handling Process

At CAIP Services we are committed to the fair, transparent and timely resolution of complaints and disputes. Our internal complaints and dispute resolution process is detailed below.

Step 1

Any enquiry or complaint relating to our service should be addressed to your CAIP Services contact person, in the first instance. This may be in writing, by email, phone or in person. In most cases your complaint will be resolved within 5 working days however if additional information or investigation is required, we will advise you on how we propose to resolve the matter within 21 days.

Step 2

If your CAIP Services contact person is unable to resolve your enquiry or complaint, the matter will be directed to our Complaints Officer. The Complaints Officer will acknowledge receipt of your complaint within 24 hours. Once the Complaints Officer has all necessary information and has completed any investigations, they will respond to your complaint in writing with reasons for the decision within 21 days. If further information, assessment or investigation is required, they will agree to a reasonable alternative timeframe with you. You will also be kept informed of the progress of your complaint.

The Complaints Officer:

Mailing address: PO Box 351, Bondi Junction, NSW 1355

Ph. - 02 8789 0500

Email - complaintsofficer@caip.com.au

Step 3

If your complaint or dispute cannot be resolved to your satisfaction, you have the right to refer the matter to FOS. We will then provide you with FOS details. FOS is an independent body that operates nationally in Australia and aims to resolve disputes between parties. They may be contacted at:

Street Address: Financial Ombudsman Service, Level 12, 717 Bourke Street, Docklands 3008

Mailing address: Financial Ombudsman Service, GPO Box 3, Melbourne, VIC 3001

Ph. - 1800 367 287

Fax - 03 9613 6399

Email - info@fos.org.au

Website - www.fos.org.au

How much will this process cost you?

This service is free of charge.

Insurance Brokers Code of Practice

We are also members of the National Insurance Brokers Association (NIBA) and are bound by the Insurance Brokers Code of Practice, the Codes sets minimum service standards that you may expect from us. You may view a copy of the Insurance Brokers Code of Practice here

<https://www.niba.com.au/html/code-of-practice.cfm>

The Code is administered for NIBA by the Financial Ombudsman Service Limited (FOS). If you consider there has been a breach of the Code, you may wish to contact the FOS to lodge a complaint.