



RACT OFFICES

BURNIE
DEVONPORT
GLENORCHY
HOBART
KINGSTON
LAUNCESTON
ROSNY PARK

RACT INSURANCE PTY LTD

ABN 96 068 167 804
AFS Licence No. 299 076



SHARE YOUR ROYAL CONCERNS



COMPLAINTS HANDLING



RACT16327_F920 06/20

In branch | Online | 13 27 22 |    

INSURANCE by



HOW WE RESOLVE COMPLAINTS

If you are not satisfied with our products or services or a decision we have made, please let us know so that we can try to help.

STEP 1 - TALK TO US

If you have a complaint, please let the staff member you are dealing with know so that they can properly understand your concerns. Many issues can be resolved at this point. If not, you can request the staff member refer your complaint to a Team Leader, Supervisor or Manager or you can refer your complaint using the contacts listed below.

CLAIMS

Attn: RACT Insurance Claims Complaints
Email: claimscomplaints@ract.com.au
Phone: 13 27 22 (toll free number in Tasmania) or 1800 005 677 (outside Tasmania)
Mail: to the following postage-paid address:
RACT Insurance Claims
Reply Paid 1292
Hobart TAS 7001

SALES OR OTHER MATTERS

Attn: RACT Insurance Complaints
Email: ractcompliance@ract.com.au
Phone: 13 27 22 (toll free number in Tasmania) or 1800 005 677 (outside Tasmania)
Mail: to the following postage-paid address:
RACT Insurance Complaints
Reply Paid 1292
Hobart TAS 7001

STEP 2 - INTERNAL DISPUTE RESOLUTION REVIEW

If your matter is still not resolved you can refer your complaint to our Compliance Department who will conduct a further review. This process is managed by people who have had no involvement with the events that gave rise to your concerns. They have the skills and authority to review earlier decisions. To request a review contact:

Attn: RACT Insurance Compliance Manager
Email: ractcompliance@ract.com.au
Phone: 13 27 22 (toll free number in Tasmania) or 1800 005 677 (outside Tasmania)
Mail: to the following postage-paid address:
RACT Insurance Compliance Manager
Reply Paid 1292
Hobart TAS 7001

After your request has been received we will write to you within 15 working days with a decision, provided we have all the necessary information.

If we are not able to satisfactorily resolve your complaint within a total of 45 days from the date of your first complaint, you may choose to refer your complaint directly to STEP 3 - EXTERNAL REVIEW by the Australian Financial Complaints Authority (AFCA).

STEP 3 - EXTERNAL REVIEW

If the outcome of our internal processes is not to your satisfaction, or if we have not resolved your complaint within 45 days, you can ask AFCA to review. AFCA's contact details are:

Online: afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Any decision AFCA makes is binding on us. You do not have to accept any decision we or AFCA make and should you wish to, you can also utilise consumer or legal dispute resolution services.

PRIVACY COMPLAINTS

If you have a complaint about how we collect, hold, use or disclose your personal information or a privacy related concern, you can make a complaint to us as outlined in step 1 and 2 above. If the outcome of our internal processes is not to your satisfaction, you can also refer your privacy complaints to the Office of the Australian Information Commissioner (OAIC). The OAIC's contact details are:

Online: oaic.gov.au
Email: enquiries@oaic.gov.au
Phone: 1300 363 992
Mail: Director of Compliance
Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001

THE GENERAL INSURANCE CODE OF PRACTICE

RACT Insurance subscribes to the General Insurance Code of Practice. A copy of the code can be obtained from codeofpractice.com.au. Alternatively you can contact the Insurance Council of Australia by visiting insurancecouncil.com.au or by phone on **1300 728 228**.