

PMA Product

- HEAD OFFICE:** (02) 9248 1111
- ADELAIDE:** (08) 8228 1700
- BRISBANE:** (07) 3307 4800
- CANBERRA:** (02) 6279 0333
- DARWIN:** (08) 8946 4600
- LAUNCESTON:** (03) 6345 4700
- MELBOURNE:** (03) 8627 4333
- NEWCASTLE:** (02) 4925 7500
- PERTH:** (08) 9220 8222
- SYDNEY:** (02) 9248 1111
- TOWNSVILLE:** (07) 4722 6000

www.lumley.com.au

If you have a question about, or you are unhappy with, a Lumley Insurance product or service then we would like to know.

Lumley Insurance supports the General Insurance Code of Practice and the National Privacy Principles.

For further information on resolving a general insurance or privacy complaint you can contact us at any of our offices around Australia. Our office hours are 8.30am to 5.00pm weekdays.

Wesfarmers General Insurance Limited
ABN 24 000 036 279 AFS License Number 241 461

a guide to resolving complaints



General Insurance & Privacy

Lumley
Insurance

Lumley
Insurance

A Guide to Resolving Complaints

INDUSTRY CODE OF PRACTICE

The General Insurance Code of Practice (Code), aims to further improve the standards of practice and service in the insurance industry, as well as to promote good relationships between insurers, insurance intermediaries, service providers and consumers.

Lumley Insurance supports, and is committed to upholding the standards of the Code, and will ensure that our business dealings comply with the Code.

We will respond to any catastrophes and disasters in a compassionate manner and ensure that your claim is handled in a fast and professional way.

Also, if you have a property claim resulting from a catastrophe or disaster and we have finalised your claim within one month of the catastrophe or disaster, you can request a review of your claim if you think the assessment of your loss was not complete or accurate. We will inform you of this entitlement when we finalise your claim.

PRIVACY

Your privacy is important to us.

Lumley Insurance is bound by the National Privacy Principles of the Privacy Act 1988 (Cth). We are committed to ensuring that all our business dealings comply with the National Privacy Principles, and acknowledge the importance of keeping individuals' personal details confidential and secure.

HOW WE WILL ASSIST YOU

Lumley Insurance has a complaint resolution process in place, which is available to anyone who has a complaint against Lumley Insurance, our employees, agent representatives or service providers.

This service is available nationally with all matters treated in confidence.

OUR PROMISE TO YOU

All complaints and disputes will be handled in a fair, transparent and timely manner.

As soon as you contact us, we will answer any questions you have and try to resolve the matter immediately or within 24 hours.

We will fill out a Client Feedback Form noting your comments, and refer this Form to an appropriately authorised Department Manager, who will be able to assist you with your complaint.

If you are unhappy with the way we have handled your complaint, you may request that the decision be reviewed by another Lumley Insurance Manager who has not previously been a party to your complaint.

If your complaint remains unresolved, you can request an independent review by our Internal Dispute Resolution (IDR) Committee which has the authority to deal with your dispute, examine the issue and advise you of its final decision within fifteen (15) working days from the date of your request.

We will keep you informed on how we handle your dispute, and provide you with reasons for our decisions.

If we require further information to determine or resolve your complaint, then we will inform you of this and agree with you an appropriate time frame, keeping you informed of the progress.

In special circumstances, or where a claim is being or has been investigated, we may decline to release information, but we will not do so unreasonably. If your complaint is in connection with our refusal to release any document or detail from our files to you or any other party, then we will provide our reasons for that refusal in writing. If you are unhappy with our decision the matter can be referred to our IDR Committee for review.

If our IDR Committee is unable to resolve your dispute satisfactorily, we will refer you to the Financial Ombudsman Service (FOS), which is an independent external dispute resolution body approved by ASIC. FOS has the authority to deal with certain general insurance disputes and its determinations are binding on us but are not binding on you. If you are unhappy with the decision made by FOS, you retain your rights to seek redress elsewhere, for example, by commencing proceedings in a court.

FOS Contact Details

Freecall 1300 78 08 08 Post: GPO Box 3, Melbourne Victoria 3001
Website: www.fos.org.au Email: info@fos.org.au

Further, if our IDR Committee is unable to resolve your Privacy dispute satisfactorily, you may apply to the Federal Privacy Commissioner to have your complaint investigated. For more information about how you may lodge a complaint with the office of the Federal Privacy Commissioner, you can contact the Commissioner's hotline on 1300 363 992.