



What should you do if you have a complaint?

At AAI we have built our businesses by listening to our customers and developing the products and services they say they want. We are straightforward in the way we communicate with you and honest in outlining what our products provide.

Most of the time things go well and our customers have no complaints. However, there still may be times when you believe we have let you down – or our service is not what you expect.

If you have a complaint you can call us on **132 555**. If we cannot resolve the matter we will ask you to write to us about your concerns. Or you can meet with us at your local Australian Pensioners Insurance Agency branch.

Your complaint will usually be resolved within 24 hours. If it is more serious, it may involve an Operational Manager or our General Management. We will always send you our final decision within five to 15 days from when you first made your complaint.

Working with The Code and the Insurance Ombudsman Service

The Insurance Ombudsman Service (IOS) is an independent body. If you are unhappy with the outcome of your discussions with us on your complaint then you can contact them. They can also tell you more about The Code. We have agreed to work with the IOS on the resolution of any customer complaints should that be necessary.

You can contact the IOS at:

Insurance Ombudsman Service
PO Box 561
Collins Street West
Melbourne, Vic 8007

Tel: **1300 78 08 08**

Email: ios@insuranceombudsman.com.au

Or visit: www.codeofpractice.com.au

For further information telephone **132 555**
24 hours, 7 days a week from anywhere in Australia
or visit your nearest
Australian Pensioners Insurance Agency branch

QLD **Brisbane** 100 Eagle Street 4000
Bundaberg 58 Woongarra Street 4670
Cairns Unit 2, 212 Mulgrave Road, Westcourt 4870
Coolangatta 4 Griffith Street 4225
Hervey Bay Shop 18, Fraser Shore Shopping Centre,
Boat Harbour Drive, Pialba 4655
Maroochydore 26 Duporth Avenue 4558
Rockhampton 1 Denham Street 4700
Southport Cnr. Short and Scarborough Streets 4215
Toowoomba 241 Margaret Street 4350
Townsville U1, Westpac Bld, 306 Ross Rvr Rd, Aitkenvale 4814

NSW **Sydney** 9-13 Young Street 2000
Albury Shop 2, Myer City Centre, David Street 2640
Batemans Bay Shop 5, Fenning Arcade, Orient Street 2536
Coffs Harbour 58 Moonree Street 2450
Dubbo Shop 1, 37-39 Bultje Street 2830
Gosford Cnr. Mann and Donnison Streets 2250
Lismore Shop 7-9, Summerland Arcade, 98 Woodlark Street 2480
Newcastle 17 Darby Street 2300
Nowra Shop 7, Rodway Arcade, Junction Street 2541
Port Macquarie Shop 4, Colonial Arcade, 58 Horton Street 2444
Tamworth 15 Brisbane Street 2340
Wagga Wagga Shop 3, 104 Baylis Street 2650
Wollongong Shop 1, 74 Kembla Street 2520

ACT **Canberra** 24 Corinna Street, Phillip 2606

VIC **Melbourne** 454 Collins Street 3000
Bairnsdale 15 Bailey Street 3875
Ballarat 3 Sturt Street 3350
Bendigo 56 Queen Street 3550
Geelong 86 Yarra Street 3220
Mildura 47 Pine Avenue 3500
Rosebud 1385 Nepean Highway 3939
Shepparton Shop 4, Centrepoint Complex, Vaughan Street 3630
Traralgon 106 Franklin Street 3844
Warrnambool 124 Liebig Street 3280

TAS **Hobart** 66-70 Collins Street 7000
Devonport 64 Best Street 7310
Launceston 54 Brisbane Street 7250

SA **Adelaide** 30 Currie Street 5000
Kadina 13 Hallett Street 5554
Mount Gambier 14 Watson Terrace 5290
Victor Harbor 24 Ocean Street 5211

WA **Perth** 89 St Georges Terrace 6000
Bunbury Shop 4, Cnr. Parkfield and Stirling Streets 6230
Mandurah 15 Sholl Street 6210

Insurance issued by Australian Alliance Insurance Company Limited
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Insurance Company Limited.



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Why we believe
the General
Insurance Code
of Practice is
important for
our customers
and our industry



The Australian Alliance Insurance group

The Australian Alliance Insurance group (AAI) is taking shape as a leader in general insurance in Australia. The companies in our group – including Australian Pensioners Insurance Agency and Shannons – have a unique approach to insurance.

We only provide insurance products and services for specific groups of customers who have similar product and service preferences. For example, Australian Pensioners Insurance Agency specialises in meeting the insurance needs of people aged 50 and Not Working Full-time. Shannons concentrates on providing insurance for motoring enthusiasts.

The AAI group companies have built their businesses on understanding and sharing the passion of our customers. We take our responsibilities to them and their possessions very seriously. That is why we are an active supporter of the General Insurance Code of Practice (The Code). It is designed to ensure the service standards of the insurance industry continually improve and keep pace with the expectations of all consumers.

We prepared this brochure to highlight the value of The Code and explain why we believe it is important for our customers and our industry.

How the AAI group operates

AAI holds an Australian Financial Services Licence. We are the insurer of the policies arranged by the companies within our group such as Australian Pensioners Insurance Agency and Shannons. We have also authorised these companies to be our representative and offer a variety of tailored insurance advice, services and policies.

Our group is widely recognised for our focus on customer needs and our ability to provide a level of service and product innovation that is not found elsewhere in the general insurance industry.

We have been active in developing the standards that are now key elements of The Code.

What is the General Insurance Code of Practice?

The Code sets minimum standards of service that are to be provided by insurance companies to their customers. These standards go further than the strict legal requirements that apply to the general insurance industry in Australia.

The Code covers general insurance products such as home and contents, car, motorbike, caravan, boat, motorhome and travel insurance.

It sets standards for:

- purchasing insurance;
- settling claims;
- responding to catastrophes and disasters;
- complaints handling; and
- information and education.

How does The Code work?

Insurance companies who adopt The Code agree to have their activities monitored by the Insurance Ombudsman Service (IOS). The IOS is an independent organisation that handles disputes between insurance companies and their customers.

Most customer matters are usually settled between insurance companies and their customers without the need for external dispute resolution. That is certainly the case with the companies in the AAI group.

The Code sets high service standards. If these are not met, customers can report these breaches to the IOS. The IOS will then work with customers and insurance companies to settle disputes.

The IOS will also monitor the performance of insurance companies and their compliance with The Code.

AAI and The Code

Because the AAI group has signed up to The Code you can expect us to meet its standards – and often go further.

Here are some of the ways our service culture and The Code will work together to meet your needs.

Buying insurance

When you provide us with information you can be confident that it will be used only to assess your application.

If we cannot provide you with cover – we will tell you why and refer you to someone to help you find insurance.

Making a claim

If you are making a claim and have provided us with all the relevant information, and no further assessment is required – then you will be notified of our decision within 10 days.

If an investigator or assessor is appointed, we will let you know within five business days of that appointment.

Financial difficulties

If you are in urgent financial need as a result of a loss covered by your policy then we will speed up your claim. We may also consider an advance payment.

Repairing your property

If we select and directly authorise a repairer – then we will also accept responsibility for the quality of the repairs and materials.