



Vets Choice Complaints Policy

Objective

This Complaints Policy outlines how Vets Choice will manage any dissatisfaction you may have with our products, services, staff or the handling of your complaint.

We are committed to ensuring that pet owners have access to pet insurance that's created by vets for pets and providing you with the high level of service you have become accustomed

to. If, for any reason, we've failed to meet your expectations, we'd value your feedback and the opportunity to improve.

This policy aims to provide you with all the information you need to contact us regarding a complaint, the options available to you, and the key steps involved when resolving a complaint.

Our commitment

At Vets Choice, we strive to serve our customers' best interests whenever we receive a complaint. It is our promise to always provide honest and impartial service and to work on improving the products and services we offer our customers for their pets.

- We will provide you with access to free, fair, and timely complaints management.
- We will appoint staff adequately trained in complaints management to respond to your complaint.
- We will provide you with regular and clear communication.
- We will keep you up-to-date on the progress of your complaint and will advise you of your escalation options if you are still dissatisfied.
- We will work closely with you and consider all the information you provide to us when resolving your complaint.
- We will use all feedback received during the complaints management process to identify ways to improve our products and services.

The complaints process

How to lodge a complaint

If you're not satisfied with our products, services or a decision we have made, please let us know so we can help.

You can lodge a complaint using the following options:

Email: vetschoice@guildinsurance.com.au

Phone: 1800 999 738

Online: <https://vetschoice.guildinsurance.com.au/support/complaints-and-dispute-resolution>

Post: Locked Bag 32010,
Collins Street East,
VIC 8003

Representatives

There may be times when you want someone to lodge a complaint on your behalf, such as a legal representative,

family member, friend, employee, or financial counsellor. Vets Choice will contact and communicate with your representative once you provide us with the authority to do so. We will not contact you directly unless:

- You ask us to.
- We are concerned your representative is not acting in your best interests or does not have the appropriate authority to act on your behalf.
- The Australian Financial Complaints Authority (AFCA) provides us with different contact details in relation to a complaint lodged with them.

The complaint process: a step-by-step guide

The steps below are a guide to what you can expect from our complaints management process, intended to achieve the best possible outcome for our customers.

- We will acknowledge your complaint within 1 business day, either verbally or in writing.
- We will take reasonable steps to investigate your complaint. This includes an assessment of the circumstances you have told us about, and where required, we will obtain further information.
- We will aim to resolve your complaint within 5 business days, however, there may be times when the investigation and assessment of your complaint could take longer than 5 days. If this occurs, we aim to resolve your complaint within 30 days.
- If we're unable to resolve your complaint within 30 days, we'll explain why, and what the revised timeframe is, and also provide you with AFCA's contact details.
- We will update you on the progress of your complaint every 10 days.
- Depending on the circumstances of your complaint, we'll provide you with an outcome either verbally or in writing. A written outcome will be provided in the following instances:
 - if your complaint takes longer than 5 days to resolve
 - if you request a written response
 - if your complaint is about financial hardship
 - if your complaint is about a declined insurance claim or the value of an insurance claim
 - if the outcome of the complaint is not to your satisfaction
- Where a written outcome is required, we aim to provide this to you as quickly as possible and within the maximum 30 days timeframe.

- If we cannot resolve your complaint to your satisfaction, then we'll provide you with the reason and the information we used to reach our decision.

External services

Australian Financial Complaints Authority (AFCA)

If you feel we have not delivered our complaints management commitment as promised, you may be able to access the services of AFCA, an organisation that provides consumers and small businesses with fair, free, and independent dispute resolution. If you choose to escalate your complaint to AFCA, any determination made by AFCA is binding on us, provided that you also accept their decision. AFCA's authority extends to certain complaints. To confirm if AFCA can assist you, please contact them at:

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Online: www.afca.org.au

Post: Australian Financial Complaints Authority
GPO Box 3,
Melbourne VIC 3001

The Office of the Australian Information Commissioner (OAIC)

Complaints about a breach of your privacy can be made to the OAIC at:

Email: enquiries@oaic.gov.au

Phone: 1300 363 992

Fax: 02 9284 9666

Online: www.oaic.gov.au

Post: Office of the Australian Information Commissioner
GPO Box 5218,
Sydney NSW 2001

Interpreter services

We understand that some of our customers would prefer to speak to us in a language other than English when making a complaint. To assist with this, we can arrange for an interpreter to help you with your complaint.

Vets Choice uses the Translating and Interpreting Services (TIS National). The service is offered 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 customers. We can connect you to the interpreting service, so simply make a request when you contact us about your complaint. To contact TIS National, visit tisnational.gov.au or call **131 450**.

National relay service

This is a free TTY (text phone) service available via the National Relay Service. 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. To learn more, visit relayservice.com.au

TTY/voice calls: Call 133 677 then ask for 1800 429 598

Speak & Listen: Call 1300 555 727 then ask for 1800 429 598

Internet relay: Visit relayservice.com.au for details then ask for 1800 429 598.

General Insurance Code of Practice

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



100%
Australian
Owned



Insurance issued by Guild Insurance Limited ABN 55 004 538 863, AFS Licence No. 233791 and subject to terms, conditions and exclusions. This information is of a general nature. Guild insurance supports the AVA through the payment of referral fees. For more information call **1800 999 738**. PET356150 VC- External Complaints Management Brochure 02/2024