



# Customer Satisfaction Policy

Longitude Insurance Pty Ltd (ABN 86 152 337 267)  
(Longitude) is an Authorised Representative (AR 424  
867) of Austagencies Pty Ltd (ABN 76 006 090 464, AFS  
Licence Number 244584).

Customer satisfaction is important to us and feedback is key to our understanding of our client's needs and wishes.

We welcome your feedback both complaints and compliments on any of our products, policies, underwriting or claims service, your privacy or an issue related to the conduct of one of our employees or service providers such as investigators, loss adjusters, assessors, surveyors, collection agents or recovery specialists.

## **DISPUTE RESOLUTION PROCESS**

We take the concerns of our customers very seriously and have detailed complaint handling and internal dispute resolution procedures that you can access. Please note that if we have resolved your initial complaint to your satisfaction by the end of the 5th business day after we have received it, and you have not requested that we provide you a response in writing, the following complaint handling and internal dispute resolution process does not apply. This exemption to the complaints process does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.



## STAGE 1 – COMPLAINT HANDLING PROCEDURE

A reference to 'we, our and us' in this subsection is a reference to Longitude.

If you are dissatisfied with any aspect of your relationship with us including our products or services and wish to make a complaint, please contact us at:

The Complaints Officer  
Longitude Insurance Pty Ltd  
P.O. Box 1813  
North Sydney 2059  
Telephone: 1300 442 676  
Email: [Complaints@Longitudeinsurance.com.au](mailto:Complaints@Longitudeinsurance.com.au)

The members of our complaint handling team are trained to handle complaints fairly and efficiently.

Please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your complaint.

We will investigate your complaint and keep you informed of the progress of our investigation. We will respond to your complaint in writing within fifteen (15) business days provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames and, if We cannot agree, you may request that your complaint is taken to Stage 2 and referred to Our internal dispute resolution team. We will otherwise keep you informed about the progress of our response at least every ten (10) business days, unless you agree otherwise.

We may refer some matters to Chubb and where we do so they will respond to your dispute.



## STAGE 2 – INTERNAL DISPUTE RESOLUTION

A reference to 'we, our and us' in this subsection is a reference to Chubb.

If you advise us that you wish to take your complaint to Stage 2, your complaint will be reviewed by members of our internal dispute resolution team, who are independent to our complaint handling team and are committed to reviewing disputes objectively, fairly and efficiently.

You may contact our internal dispute resolution team by phone, fax or post (as below), or email at:

Internal Dispute Resolution Service  
Chubb Insurance Australia Limited  
GPO Box 4065  
Sydney NSW 2001  
Telephone +61 2 9335 3200  
Fax +61 2 9335 3411  
Email [DisputeResolution.AU@chubb.com](mailto:DisputeResolution.AU@chubb.com)

Please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your dispute.

We will keep you informed of the progress of our review of your dispute at least every ten (10) business days and will respond to your dispute in writing within fifteen (15) business days, provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames. If we cannot agree, you may refer your dispute to the Australian Financial Complaints Authority (AFCA) as detailed under Stage 3 below, subject to its Rules. If your complaint or dispute falls outside the AFCA Rules, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.



### STAGE 3 – EXTERNAL DISPUTE RESOLUTION

A reference to 'we, our and us' in this subsection is a reference to Chubb.

If you are dissatisfied with our internal dispute determination, or we are unable to resolve your complaint or dispute to your satisfaction within forty-five (45) days, you may refer your complaint or dispute to AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission. We are a member of this scheme and we agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You may contact AFCA at any time at:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001  
O 1800 931 678 (free call)  
F +61 3 9613 6399  
E [info@afca.org.au](mailto:info@afca.org.au)  
W [www.afca.org.au](http://www.afca.org.au)

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires



## COMPLIMENTS

If you have received exceptional service from one of our team please let us know. Positive feedback is welcomed and often overlooked we will pass on your comments to the team member concerned and their immediate manager.

 [compliance@austagencies.com.au](mailto:compliance@austagencies.com.au)



## PRIVACY

If you believe that we have interfered with your privacy in our handling of your personal information you can contact us on [privacy@austagencies.com.au](mailto:privacy@austagencies.com.au)

If you remain dissatisfied with our resolution you can contact;

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

 1300 363 992

 [www.oaic.gov.au](http://www.oaic.gov.au)



## OTHER FEEDBACK

If you have any general feedback or suggestions on how we could do things better please let us know. We regularly review our products and services.

 [compliance@austagencies.com.au](mailto:compliance@austagencies.com.au)



[www.longitudeinsurance.com.au](http://www.longitudeinsurance.com.au)