## Complaints

## **Complaint Procedures - Sphere Insurance Group Pty Ltd**

Sphere Insurance Group Pty Ltd subscribe to the <u>Insurance Brokers Code of Practice</u> and are a member of the Australian Financial Complaints Authority (AFCA). As part of the Code obligations, we are committed to the fair, transparent and timely resolution of disputes.

The following procedure applies to all AFS licensed entities and Authorised Representatives of Sphere Insurance Group Pty Ltd.

If you are not satisfied with a product or service provided by your broker or authorised representative, please contact the Manager of the SK Insure Pty Ltd with whom you are dealing. Please refer to the Contact us page shown on this website. If the matter is unable to be resolved to your satisfaction, you can ask that the matter be referred to the Sphere Insurance Group Complaints Officer located in our Head Office.

If your complaint is not satisfactorily resolved within 24 hours, please contact our Complaints Officer on (07) 4564 9003or put your complaint in writing and send it to the:

**Complaints Officer** 

## Sphere Insurance Group Pty Ltd 5 Jellicoe Street Mount Lofty Qld, 4350

We will try to resolve your complaint quickly and fairly. The Complaints Officer will acknowledge your complaint in writing and endeavour to resolve the matter within 20 working days of receipt.

If you remain dissatisfied, you have the right to refer your complaint to the Insurance Broking Division of the Australian Financial Complaints Authority (AFCA) for further consideration and/or adjudication. All of our AFS licensed entities are members of this independent facility. Your complaint will be referred to an AFCA Case Manager who will conciliate with a view to seeking a solution acceptable to both parties.

If either you or ourselves reject the AFCA Case Manager's findings and your complaint remains unresolved, it will be referred to the AFCA Referee who will make a final determination on the resolution of your compliant. The decision of the Referee is binding on us (but not on you).

Further information about AFCA is available from all of our offices.

You can contact Australian Financial Complaints Authority (AFCA):

Online: www.afca.org.au

Phone: 1800 931 678

Their address is GPO Box 3, Melbourne VIC 3001.