

# A Guide to Resolving Complaints

For Victorian policies subject to, or with a policy commencement date after the Federal Court approved scheme transfer, the insurer is Insurance Manufacturers of Australia Pty Limited ABN 93 004 208 084 AFSL 227678 (we, us, our).

For all other Lumley Special Vehicles policies, the insurer is Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 (we, us, our).

The Code enhances standards of service, relations between insurers and customers and the resolution of complaints. The Code covers the purchase of insurance, claims, complaints and dispute resolution. In the event of a catastrophe every effort will be made to comply with the Code, if practical. Where your claim is resolved within one month of such a catastrophe, you can request a review of the claim within twelve months of its settlement, if you consider the assessment was not complete or accurate. You may obtain a copy of the Code at [www.insurancecouncil.com.au/cop](http://www.insurancecouncil.com.au/cop)

We handle your personal information in accordance with the APP, our Privacy Policy and our Privacy Statement. A copy of the APP can be obtained from the Office of the Australian Information Commissioner (OAIC) at their website [www.oaic.gov.au](http://www.oaic.gov.au). The APP set out the purpose for which your personal information can be collected, used, disclosed, stored, maintained, accessed, corrected and how personal information will be handled outside Australia. You can obtain a copy of our Privacy Policy by contacting us or at our website: [www.lsvinsurance.com.au](http://www.lsvinsurance.com.au). Your policy documents may also set out how we will collect, disclose and use your personal information and how you can access it.

## How we will assist you

We have a confidential national complaint and dispute resolution process in place which may be accessed by: our customers; those having difficulty in paying a debt due to us as a result of loss or damage caused to our insureds and uninsured drivers involved in an accident with one of our customers. All complaints and disputes will be handled in a fair, transparent and timely manner. We will only take account of relevant information.

If you have any questions or to access our complaint and dispute resolution process, please contact our Contact Centre on 133 578.

If you have any questions concerning the complaints and disputes process, you may contact our Technical Disputes Resolution Manager on 02 9248 8120.

## What to do if you have a complaint

We understand that sometimes issues come up and you may have a complaint.

We will always do our best to provide you the highest level of service but if you are not happy or have a complaint or dispute, here is what you can do.

We outline below our complaints process at each stage. We aim to resolve your complaint as quickly as possible and will keep you informed as to the progress of your complaint. If you are unhappy with our decision or in the unlikely event we cannot resolve a complaint within a maximum of 30 days, you may wish to access external review options – see Step 3

## Our Process

### Step 1. Talk to us – call us on 133 578

The first thing to do is call us on 133 578 or email us at [contactus@lumley.com.au](mailto:contactus@lumley.com.au) about your concerns.

Our consultants will try to resolve complaints at first contact or shortly thereafter, if we are unable to do so, we may refer you to a manager (or you can ask to speak to a manager yourself).

The consultant or manager will attempt to respond and resolve your complaint as soon as possible. If they require more information, they will aim to respond within 15 days of receipt of your complaint.

### Step 2. Contact Customer Relations

If we can't quickly resolve your complaint, you can ask for it to be escalated to our Customer Relations team.

You can also contact the Customer Relations team directly by:

Email: [Customer.relations@iag.com.au](mailto:Customer.relations@iag.com.au)  
Phone: 1800 045 517  
Fax: 1800 649 290  
Mail: Free post (no stamp needed) at:  
Customer Relations  
Reply Paid 89824  
Sydney NSW 2001

Customer Relations will contact you if they require additional information or have reached a decision. Customer Relations will advise you of the progress of your complaint and the timeframe for a decision in relation to your complaint.

### Step 3. Seek an External Review

We expect our procedures will deal fairly and promptly with your complaint. If you are unhappy with the decision made by Customer Relations you may wish to seek an external review, such as referring the issue to the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA has authority to hear certain complaints.

AFCA will confirm if they can assist you:

Free Call: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Mail: Australian Financial  
Complaints Authority  
GPO Box 3  
Melbourne VIC 3001  
Visit: [www.afca.org.au](http://www.afca.org.au)

Some time limits apply to AFCA complaints. Check the AFCA website to see if time limits apply to your situation.

Further information about our complaint and dispute resolution process is available by contacting us.

## Reviews by the Office of the Australian Information Commissioner

In the case of a privacy complaint or dispute, following decisions by a manager and an IDR Officer, we will inform you of your right to take this matter to the OAIC, its contact details and the time limit for application. If you have not received a response to your complaint within 30 days, then you have the right to take the matter to the OAIC.

The OAIC is the independent statutory body given the responsibility of complaint handling under the Act. The OAIC will investigate and where necessary, make a determination about your complaint, if it is covered by the Act. You have 12 months from the date you became aware of your privacy issue to lodge your complaint with the OAIC. You may access the OAIC's services by contacting them at:

**Office of the Australian Information Commissioner**  
GPO Box 2999, Canberra, ACT 2601

Telephone 1300 363 992  
Website [www.oaic.gov.au](http://www.oaic.gov.au)  
Email [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

## Contact Us

It's easy to get in touch with us. Our contact details are:

**Lumley Special Vehicles**  
PO Box 16042, Collins St West, Victoria 8007.

Telephone 133 578  
Website [www.lsvinsurance.com.au](http://www.lsvinsurance.com.au)  
Email [contactus@lumley.com.au](mailto:contactus@lumley.com.au)