



# Complaints

## Our commitment to you

Famous insurance Agency Pty Limited (Famous) has high service standards, and we strive to make our customers happy. That is why we are committed to delivering valuable service to our customers.

We want to keep improving so if our products or services do not meet your expectations please let us know so we can address these issues immediately. This brochure summarises the process you can expect Famous to undertake in order to resolve your complaint.

Famous has developed its complaints handling process to comply with legislative, regulatory, and industry standards, including the Insurance Council of Australia (ICA) General Insurance Code of Practice.

## What you can expect from Famous when assessing and resolving your complaint?

When assessing and resolving your complaint you can expect Famous:

- To deal with your complaint in accordance with Famous' complaints handling process, and to provide information about the process upon your request.
- To deal with your complaint free of charge.
- To treat customers fairly and manage the complaint with transparency.
- To deal with your complaint in accordance with the ICA General Insurance Code of Practice, and provide you with access to a copy of the Code of Practice upon your request.
- To deal with your complaint in accordance with Famous' privacy policy, and to provide you with access to a copy of that policy upon your request.

## How we resolve your complaint

### Step 1: Initial Review

You can contact us by:

**Phone:** 1300 FAMOUS (1300 326 687)

**Fax:** 1300 303 206

**Email:** info@famousinsurance.com.au

**Mail:** Famous Complaints,  
PO Box 6244, Baulkham Hills NSW 2153

Famous aims to resolve the complaint at the time of initial contact.

Famous will commit to responding to your complaint within 15 business days of first being notified of the complaint. If a response within 15 days is not possible, Famous will negotiate an alternative time frame with you.

The 15 day initial review consists of two tiers:

- Tier 1 (day 1 - 12): complaint is dealt with by the team leader of the sales consultant who received the complaint.
- Tier 2 (day 12 -15): complaint escalated to the department manager.

To enable us to consider your complaint fully and quickly, you will need to provide the following information:

- An explanation of the situation that led to the complaint;
- Any new information not currently in Famous' possession that may have a bearing on Famous' understanding of the complaint; and
- A statement of any action that you would like Famous to take to resolve the complaint.

Upon final consideration of your complaint we will inform you of our proposed resolution and the timeframe we will take to implement the proposed resolution.

### Step 2: Internal Dispute Resolution

If you are not satisfied with Famous' response to your complaint you may escalate it as a dispute and RACQ Internal Disputes Resolution panel (the panel) will review the matter. The panel will be independent of the person who initially considered your complaint. Once you inform Famous or RACQ of your intention to dispute the complaint, RACQ will request that you state the dispute in writing, unless you have previously provided a written statement to Famous.

You may contact the Disputes Resolution Officer by any means but preferably in writing to:

**Phone:** 1300 326 687

**Fax:** 1300 303 206

**Email:** [racqidisputeresolution@racq.com.au](mailto:racqidisputeresolution@racq.com.au)

**Mail:** Disputes Resolution Officer, RACQ Insurance  
- Customer Dispute Resolution Department  
PO Box 3004, Logan City, QLD 4114

The Disputes Resolution Officer will acknowledge your dispute within 2 business days of receipt. If RACQ requires further information, a request will be made at this time.

The Disputes Resolution Officer will investigate all details of your dispute and will provide you with a response of the outcome within 45 days of the complaint first being notified to Famous. The response will outline any reason for the decision and will inform you of any action RACQ intends to take in resolution of the dispute.

In some cases RACQ may be unable to reach a conclusion within this timeframe, and may request a later response date. If this occurs, RACQ will keep you informed of progress of the dispute no less than once every 10 business days.

### Step 3: External Dispute Resolution scheme

If you're not happy with how our Internal Disputes Resolution Committee decides to resolve your complaint, you can refer it to an External Dispute Resolution body.

The Financial Ombudsman Service Australia [FOS] and the Australian Financial Complaints Authority [AFCA] offer an external dispute resolution service which resolves disputes between consumers - you - and financial service providers who take part in that service - us.

You must give us the opportunity to review your complaint before you can refer it to the FOS or AFCA. If we are unable to resolve your complaint within 45 calendar days of the date we first received your complaint, you can refer your complaint to FOS or AFCA, even if we are still considering your complaint.

FOS and AFCA deal with disputes that fall within their Terms of Reference or Rules. To find out whether your dispute qualifies for their service, you can contact FOS or AFCA as follows:

### Disputes lodged before 1 November 2018

#### Financial Ombudsman Service Australia

**Online:** [www.fos.org.au](http://www.fos.org.au)

**Email:** [info@fos.org.au](mailto:info@fos.org.au)

**Phone:** 1800 367 287

**Mail:** Financial Ombudsman Service Limited  
GPO Box 3  
Melbourne VIC 3001

### Disputes lodged on or after 1 November 2018

#### Australian Financial Complaints Authority

**Online:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678

**Mail:** Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

For further information please visit:

**[racq.com.au/insurance/learn-more-about-insurance/customer-satisfaction](http://racq.com.au/insurance/learn-more-about-insurance/customer-satisfaction)**