

Life and general insurance complaints and your rights

Got a problem?

If you've got a problem with any aspect of our service or life and general insurance products, then we want to hear about it. Just give us a **call on 1800 676 465**. If you have a complaint we will treat it seriously, investigate it fairly and resolve it for you in a reasonable time frame.

The process

If we can't resolve your complaint on the spot, we'll gather all the details from you and investigate the matter further. If the complaint cannot be resolved within 3 business days, the matter will be escalated to a Team Leader. The Team Leader will further investigate the matter and get back to you within 21 calendar days.

If you've sent us an email or letter of complaint, at the very least, we'll confirm within 1 business day that we've received it. Better still, hopefully we'll resolve the issue for you in that time.

If the issue still can't be resolved, the Chief Executive Officer will personally get involved.

Accountability

Everyone in our Financial Services Team understands the importance of our complaints process. Nothing gets swept under the carpet. We are all accountable for our members' satisfaction.

So if you have a complaint, it will be logged in our complaints register. And the issue and outcome will be reported to our Board of Directors for ultimate oversight.

Obviously our goal is to sort the problem out efficiently and to your satisfaction. If we can't do that, you can ask the Australian Financial Complaints Authority (AFCA) to investigate.

External Umpire

AFCA deals with thousands of complaints from the life and general insurance industry. AFCA is independent, objective and effective. The service also handles complaints about credit finance and loans, banking deposits and payments, investments and financial advice and superannuation. AFCA can act as the umpire in a dispute that cannot be resolved between us. AFCA is free of charge and their decisions are binding upon us, subject to their terms.

If you wish to exercise your right to refer your complaint to external dispute resolution, you may contact AFCA using the details provided on this page.

Internal dispute resolution:

1800 676 465
lifeinsurance@defencehealth.com.au

External dispute resolution:

Australian Financial Complaints Authority (AFCA)
GPO Box 3 Melbourne VIC 3001

Phone: 1800 931 678
Fax: (03) 9613 6399
Email: info@afca.org.au

At Defence Health we take our customer service seriously. And we take all complaints seriously too. If you're not happy, we need to know about it.