

How to make a Complaint - Qantas Car and Home Insurance

At Qantas Insurance we welcome feedback from our customers and treat complaints as an opportunity to improve our services, systems, and products.

We consider a complaint to be:

An expression of dissatisfaction made to Qantas Insurance related to our products, services, staff, or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

What to do if you're unhappy with any of our products, services, decisions or actions.

Step 1 - Contact Us

We want to resolve any complaint or dispute as quickly as possible. The best place to start is to contact our Customer Service Team:

Call 13 49 60

Email Car Insurance: car@qantasinsurance.com
Home Insurance: home@qantasinsurance.com

Need Additional Assistance?

You can use the National Relay Service (NRS) 24/7 for free if you find it difficult to hear or speak. Visit the [NRS website](#) for more information.

You can also use the Translating and Interpreting Services (TIS National) 24/7 for free if English is not your first language and you need access to an interpreter. Visit the [TIS National website](#) for more information.

Here are instructions for how to use these services to make a complaint about Qantas Car or Home Insurance:

Service		Instructions
NRS (if you find it difficult to hear or speak)	Voice Relay	1. Dial 1300 555 727 2. Ask the relay officer to call Qantas Insurance on 13 49 60 . Click here for detailed Instructions
	SMS Relay	1. Send an SMS to 0423 677 767 , with Qantas Insurance's name, our phone number 13 49 60 , your name and the message you'd like to send us. 2. Follow the prompts. Click here for detailed instructions

Service		Instructions
	Teletypewriter (TTY) - Speak and Read	1. Dial 133 677 . 2. Ask the relay officer to call Qantas Insurance on 13 49 60 . Click here for detailed instructions
	Teletypewriter (TTY) - Type and Read	1. Type 133 677 . 2. Type Qantas Insurance's number 13 49 60 3. Follow the prompts to type your message. Click here for detailed instructions
	NRS App	The NRS app allows you to make NRS Chat, NRS Captions, Voice Relay and Video Relay calls. You can download the app from Google Play or the App Store. Visit the NRS website for more details.
TIS National (if English is not your first language)		Let us know if you need an interpreter to support you on the call and we will arrange a qualified interpreter via TIS National to assist free of charge.

Step 2 - Our team will help you

We will always try to resolve your complaint immediately and will provide you with a unique reference number.

We will acknowledge your complaint within 24 hours of receiving it or as soon as practicable. The complaint will be given the appropriate priority in accordance with the urgency of the issues raised and the individual circumstances.

If we are unable to resolve your complaint to your satisfaction within 5 business days, we will escalate it to our Customer Disputes Resolution Team for review.

The Customer Disputes Resolution Team will work with you to try and resolve your complaint. They will make a decision within 30 calendar days from the date you make the complaint. However, if they know you are experiencing financial hardship, they will give you their decision within 21 calendar days.

We will keep you informed every 10 business days of their progress.

We will always give you a written response to your complaint when it is in relation to:

- A request from you for a written response,
- A declined claim,
- The value of a claim,
- Financial hardship, or
- Any complaint we have not been able to resolve with you within 5 business days.

Step 3 - If we can't agree, you can seek an independent review

We aim to resolve complaints within 30 days. If we are unable to finalise your complaint within this time, we will:

- let you know the reasons for the delay in writing within the 30 days, and
- provide the contact details for the external dispute resolution scheme run by the Australian Financial Complaints Authority (AFCA).

Additionally, if you are dissatisfied with our final decision, you can also contact AFCA directly.

- Call on **1800 931 678** (free call)
- Email at info@afca.org.au
- Mail at GPO BOX 3, Melbourne VIC 3001.

AFCA independently resolves disputes between financial service providers (like insurers) and their clients. AFCA's decisions are binding which means that even if they aren't in our favour, we must accept them.

You have two years from when we make a decision on your complaint to take your complaint to AFCA.

Auto & General, as administrator of Qantas Insurance, subscribes to the General Insurance Code of Practice. Please refer to www.codeofpractice.com.au for further information.

Financial hardship support

We're here to support our customers by responding to claim events with expertise, compassion and efficiency.

Financial hardship support is designed to support a customer or third-party who owes us money, including an excess under a policy we have issued. You can ask us to assess your eligibility for financial hardship support at any time by calling us on **13 49 60**.