

How Risksmart handles your complaint

At Risksmart, your client experience is of the utmost importance to us in delivering you insurance solutions. We appreciate your feedback. To provide feedback, we welcome you to contact complaints@risksmartclaims.com.au or get in touch with your trusted Risksmart team member directly. If you would like to make a complaint, please follow the process below.

You may make Your complaint verbally or in writing to Risksmart.

Phone: 02 8297 1722 or contact your trusted team member at Risksmart directly

Email: complaints@risksmartclaims.com.au

Mail: Sydney PO Box R1782, Royal Exchange NSW 1225

The Risksmart complaints resolution process is below.

How to make a complaint

PART ONE: ACKNOWLEDGEMENT AND EARLY RESOLUTION

Risksmart will acknowledge your complaint within **one (1) business day** of receiving your complaint. Risksmart will work with you to resolve your complaint as quickly as possible.

Except in the case of a complaint about a declined claim, the value of a claim or about financial hardship, if Risksmart is able to resolve your complaint to your satisfaction within **five (5) business days** after receiving it, you will not receive a written response to your complaint unless you have asked for a response in writing.

PART TWO: FURTHER INVESTIGATION AND RESPONSE

If your complaint cannot be resolved within **five (5) business days**, your complaint will be referred for further review and investigation by Risksmart's Complaints Team. Honan will keep you updated as your complaint is investigated and will provide progress updates to you at least every **ten (10) business days**.

Risksmart will make a decision in relation to your complaint within **thirty (30) calendar days** after receiving your complaint.

PART THREE: YOUR RIGHT TO COMPLAIN TO AFCA

You have the right to take your complaint to the Australian Financial Complaints Authority (AFCA) (subject to AFCA's rules on whether it can deal with your complaint) if:

- Risksmart is unable to make a decision in relation to your complaint within thirty (30) calendar days because resolution of your complaint is particularly complex or there are circumstances beyond Risksmart's control, in which case Risksmart will provide you with the reasons for the delay; or
- you are dissatisfied with Risksmart's decision on your complaint.

The contact details for AFCA are:

Australian Financial Complaints Authority GPO Box

3 Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au