



COMPLAINTS AND SERVICE ISSUES

VERSION 26 SEPTEMBER 2023

Customer satisfaction is important to us, and your feedback is key to this.

We welcome your complaints on any of our products or services related to the conduct of one of our employees or service providers such as loss adjusters, assessors, collection agents or recovery specialists.

Complaints

If we haven't met your expectations or you do not agree with a decision we have made please let us know. We have the following process to help you if you wish to make a service or claims complaint or manage a dispute:

Please make contact

As a first step, please contact your insurance Broker, Agent and/or the relevant member of our team. Our team will review the information you have provided and escalate to the relevant manager.

Internal Dispute Resolution

If you have a concern about our services or any product we have provided please forward your complaint to:

Ag Guard Pty Ltd

PO Box 164 Milsons Point, NSW 1565

Telephone: 02 8052 3997

Email: a.cohn@agguard.com.au

We will ensure your complaint is referred to the appropriate person who will try to resolve your complaint as soon as possible (but no later than 30 days from the time the complaint is lodged) which is in accordance with internal company policy.

You may also choose to bypass the Internal Dispute Resolution process and proceed directly to the External Dispute Resolution process by contacting AFCA directly.

External Dispute Resolution

If you are still not satisfied with the outcome determined, you may contact the Australian Financial Complaints Authority (AFCA). AFCA can be contacted by mail:

GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678;

Email: info@afca.org.au

Website: <http://www.afca.org.au>.

Ag Guard Pty Ltd is a registered member of AFCA, member number 46276.