



## Complaints Policy

**A Complaint** is an expression of dissatisfaction made to or about SGUA, 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.

SGUA places the highest priority on providing prompt, efficient and friendly service including protecting your privacy. We welcome every opportunity to resolve any concerns you may have with our products or services.

As an underwriting agency that acts on behalf of Insurers that subscribe to the General Insurance Code of Practice (Code), we provide clear and accessible information about our complaints handling processes (including the client's right to take their complaint to AFCA) in our Product Disclosure Statement.

Our complaints and disputes procedures follow the requirements of the **Code**. This is the link: [www.codeofpractice.com.au](http://www.codeofpractice.com.au).

In the event that you are unhappy with us, please make immediate contact by phoning our Complaints Officer on 1800 355 559 or emailing [resolution@sgua.com.au](mailto:resolution@sgua.com.au). We value your feedback and endeavour to deliver an excellent customer service. There is no charge to consumers who make a complaint.

If you remain unsatisfied by the response that you receive from us, the complaint can be escalated to the Internal Dispute Resolution (IDR) Committee by emailing [complaints@assetinsure.com.au](mailto:complaints@assetinsure.com.au).

Finally, if you disagree with the IDR decision, the complaint may be escalated to the Australian Financial Complaints Authority (AFCA) by calling 1800 931 678 or emailing [information@afca.org.au](mailto:information@afca.org.au)