

## Complaints Resolution Process

We put our customers at the heart of everything we do. We are committed to being a trusted partner, always ready to support and serve with excellence. Through caring with empathy and compassion, being available and accessible, reliable through consistent and fair treatment and easy to work with, we aim to make the complaint process smoother.

If you have a complaint, we are here to resolve it fairly, transparently and promptly. Your feedback helps us improve and continue providing the best service possible.

### Lodging a Complaint

We have a dedicated process for addressing complaints related to your experience, policy or claim. Our goal is to resolve any issues to the best of our ability and as promptly as we can.

If you have concerns about our employees, representatives, investigators or the service provided, please reach out to us using the contact information below.

If you are experiencing financial hardship or vulnerability, please let us know. We are here to provide the support and assistance you need to ensure you receive the best possible service.



#### Phone

+61 2 9333 3963



#### Email

[complaints@tickinsurance.com.au](mailto:complaints@tickinsurance.com.au)



#### Address

Tick Travel Insurance  
PO Box 547, Pyrmont, NSW  
2009

## What to expect when you've lodged a complaint?

### 01 We'll acknowledge your complaint

If you reach out to us and we can't resolve your complaint right away, we'll acknowledge it within 1 business day.

This acknowledgement will include a reference number for tracking your complaint's progress, along with the name and contact details of the case manager from our Internal Dispute Resolution (IDR) Team assigned to your case.

## 02 We'll assess your complaint and investigate further

We'll carefully review the information you provide, investigate the issues and work to resolve the matter promptly. If we need any additional details from you to assist in our review, we'll let you know.

We'll keep you informed about the progress of your complaint at least every 10 business days, unless it is resolved sooner, or you agree to a different timeframe.

## 03 We'll work with you to find a resolution

We strive to resolve all complaints within 30 calendar days. However, for more complex issues or if we need additional information from you, this timeframe may not always be possible. If we can't resolve your complaint within 30 calendar days, we will notify you in writing, explaining the reasons and informing you of your right to escalate the complaint further.

You'll receive a written response if your complaint involves financial hardship, a declined claim, the value of a claim or if you have specifically requested one.

In other cases, we might not issue a written response if we resolve your complaint to your satisfaction within 5 business days, or if we've provided an explanation and/or apology and can take no further action to reasonably address your complaint.

### Your rights to your information

Under the General Insurance Code of Practice (the Code), you have the right to request information or copies of documents we used to assess your claim or complaint, including reports from service providers or external experts. We are required to provide this information within 10 business days of your request, as specified in part 12 of the Code.

In some circumstances, we may reasonably withhold certain information. If we do, we'll explain the reason and inform you of your options to dispute this decision.


You can access the following information:

- Documents and information we relied on to deny your claim
- Copies of your Product Disclosure Statement (PDS)
- Copies of any reports from service suppliers or external experts that we relied on
- Copies of any available recordings and/or transcripts of interactions that we had with you that we relied on

### If you're still unhappy...

If you're not satisfied with the outcome from our IDR Team or how your complaint was handled, you can reach out to the Australian Financial Complaints Authority (AFCA) using the contact details below.

 **Website:** [www.afca.com.au](http://www.afca.com.au)

 **Email:** [info@afca.org.au](mailto:info@afca.org.au)

 **Phone:** 1800 931 678

 **Mail:** Australian Financial Complaints Authority (AFCA)  
GPO Box 3, Melbourne, VIC, 3001

AFCA is an independent external dispute resolution scheme that operates separately from Tick Travel Insurance. They offer a free, fair and independent service to resolve complaints from consumers and small businesses against financial firms like Tick Travel Insurance.