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tickinsurance.com.au

Tick Travel Insurance

Europ Assistance Australia Pty Ltd. PO Box 547, Pyrmont NSW 2009



Internal Dispute Resolution Process

How we deal with your complaint:

If you have a complaint about any aspect of your relationship with us (including but not limited to claims, sales or privacy matters), please let us know so we can help address your concerns appropriately.

Please provide us with the following details:

- Details of your complaint.
- Any additional information that you think may assist in our review.

You can contact us on:

Phone: +61 2 9333 3963

Address: The Complaints Team, PO Box 547, Pyrmont NSW 2009

Email: complaints@tickinsurance.com.au

Internal Review

If you are not satisfied with the outcome of our claim decision, the value of a claim settlement, or if you are suffering from financial hardship

- Please advise us that you wish to forward your complaint to the Complaints Team for review and provide any additional information that you think may assist in our review.
- We aim to acknowledge receipt of your complaint within 24 hours (or one business day) of receiving it, or as soon as practicable.
- A member of our complaints team will be assigned to handle your complaint.
- Rest assured we will consider all facts and attempt to resolve the matter to your satisfaction.
- If we require any further information for our assessment of your complaint, we will agree to a reasonable alternative timeframe with you to resolve your complaint.
- When we have all necessary information and have completed any investigation required, the complaint will be reviewed and completed within 30 calendar days. Typically, we are able to respond within 7 calendar days.
- Once a decision has been reached the outcome will be emailed to you.

If your complaint is not about a claim decision or value of a claim settlement, the Complaints Team will only respond to your matter if a customer service manager is unable to reach a satisfactory outcome with you within 5 business days.

External Review

If we are unable to resolve your complaint:

- You have the option to access the services of the Australian Financial Complaints Authority (AFCA).
- Any decision AFCA makes is binding on us and their service is free of charge for you.
- You can take your complaint to the Australian Financial Complaints Authority at any time and if we do not resolve your Complaint within 30 Calendar Days after we first received your Complaint. Under the Australian Financial Complaints Authority's Rules, your complaint may be referred back to us if it has not gone through our complaints process.
- You may call or email your complaint to AFCA along with any supporting documentation you may wish to provide AFCA:

Australian Financial Complaints Authority

Phone: 1800 931 678 (Free Call)

Email: info@afca.org.au

Website: www.afca.org.au

Post: GPO Box 3, Melbourne VIC 3001

This insurance is underwritten by Mitsui Sumitomo Insurance Company, Limited, ABN 49 000 525 637, AFSL 240816. Mitsui Sumitomo has appointed Europ Assistance Australia Pty Ltd, ACN 140 219 594 (Tick Travel Insurance) as its authorized Representative to deal with this insurance product.