

# Great Lakes Australia Complaints Management Process

We are committed to delivering quality service and welcome your feedback. This Complaints Management Process applies to complaints made by retail and wholesale customers.

If you are dissatisfied with any aspect of our service, we encourage you to raise a complaint so we can address your concerns fairly and promptly in our complaint management process, free of charge. We take all customer complaints seriously, below is our complaints process that you can access.

## 1 How to Make a Complaint

If you are dissatisfied with any aspect of your relationship with Great Lakes Australia including our products or services and wish to make a complaint, you can lodge a complaint via

- Phone: (02) 9272 8000
- Email: [disputes@gla.com.au](mailto:disputes@gla.com.au)
- Post: Attn: Complaints & Dispute Resolution Officer, Great Lakes Australia, PO Box H35, Australia Square, NSW 1215

Please include:

- Your name and contact details
- Reference or policy number (if applicable)
- A brief description of your complaint

## 2 The Complaints Process

We aim to resolve your concerns fairly and efficiently. Here's what happens after you lodge a complaint:

- **Acknowledgement:** We'll acknowledge your complaint within one business day of receiving it from you, or otherwise as soon as practicable. The acknowledgement includes the name and contact details of the staff member assigned to manage the complaint.
- **Assessment & Investigation:** Your complaint will be reviewed by a qualified team member. We'll keep you updated at least every 10 business days.
- **Response:** We aim to provide you with a written decision within 30 calendar days. If we need more time, we'll explain why and inform you of your right to escalate to the Australian Financial Complaints Authority (AFCA).

- You may request the information we relied on to make our decision, which we'll provide within 10 business days.
- If your complaint is resolved within 5 business days and you haven't requested a written response, we may not issue one— unless your complaint involves a declined claim, the value of a claim, or financial hardship.

### 3 Need Extra Help?

We understand that some customers may need extra support. You can appoint a trusted person (e.g. family member, friend, legal representative) to act on your behalf with your consent.

We offer tailored assistance for customers experiencing:

- Financial hardship
- Disability or mental health conditions
- Family violence
- Language or literacy barriers
- Age-related challenges
- Cultural or community-specific needs (including Aboriginal and Torres Strait Islander peoples)

If you need extra help, please refer to our [Financial Hardship, Vulnerability and Family Violence Policy](#).

Other support options include:

- Translation & interpreting services: 131 450
- National Relay Service for hearing/speech impaired: 1300 555 727

Please contact us so we can work with you to find the best way to support you.

## 4 External Review

### 4.1 Australian Financial Complaints Authority

If you're not satisfied with our response, you may refer your complaint to the Australian Financial Complaints Authority (AFCA):

- Website: [www.afca.org.au](http://www.afca.org.au)
- Phone: 1800 931 678 (free call)
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Post: GPO Box 3, Melbourne VIC 3001

Time limits may apply, so please act promptly.

### 4.2 What happens once AFCA makes a decision?

Great Lakes Australia are bound by decisions made by AFCA that are accepted by you. However, if you are not satisfied with AFCA's decision, you may seek another course of action.

## 5 Privacy Complaints

For concerns about how we handle your personal information, please refer to our [Privacy Policy](#) or contact the Office of the Australian Information Commissioner (OAIC):

- Website: [www.oaic.gov.au](http://www.oaic.gov.au)
- Phone: 1300 363 992
- Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)
- Post: GPO Box 5218, Sydney NSW 2001

## 6 General Insurance Code of Practice

Great Lakes Australia is a signatory to the General Insurance Code of Practice (Code). The Code sets out the standard that general insurers must meet when providing services to customers and promotes consumer confidence in the general insurance industry.

You can access further information about the Code at [www.codeofpractice.com.au](http://www.codeofpractice.com.au) or you can contact the Insurance Council of Australia (ICA) on 02 9253 5100 or 1300 728 228.

The Code Governance Committee is an independent body which monitors and enforces the Code and has powers to impose sanctions on Code subscribers for non-compliance.

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