



COMPLAINTS HANDLING PROCESS

NeedCover Group Pty Ltd subscribe to the [Insurance Brokers Code of Practice](#) and are a member of the [Australian Financial Complaints Authority \(AFCA\)](#).

We are committed to handling complaints fairly, efficiently and promptly in accordance with our Complaints & Disputes Policy and legal obligations.

If you are not satisfied with a product, service, decision, or the conduct of your broker, authorised representative or one of our team members, you can raise your complaint using the process below.

Step 1 – Contact your Account Manager

In the first instance, please contact the Account Manager or representative you have been dealing with and explain the nature of your complaint.

We will attempt to resolve your concerns as quickly and fairly as possible.

Step 2 – Contact our Complaints Officer

If your complaint is not resolved to your satisfaction, or you would prefer for it to be formally reviewed, you can contact our Complaints Officer.

You can contact the Complaints Officer by phone on, or in writing using the details below:

NeedCover Group Pty Ltd
ATTN Complaints officer
complaints@needcover.com.au
1300 606 888

Please include your name, contact details, a summary of your complaint, and any relevant supporting information so we can properly review the matter.

The Complaints Officer will acknowledge your complaint in writing and will endeavour to resolve the matter within 30 calendar days of receiving your complaint.



Step 3 – Contact AFCA

If your complaint is not resolved to your satisfaction, you may refer the matter to the Australian Financial Complaints Authority (AFCA).

AFCA is an independent external dispute resolution scheme that provides fair and free complaint resolution services for consumers.

Australian Financial Complaints Authority
In writing: GPO Box 3, Melbourne VIC 3001
Telephone: 1800 931 678
Email: info@afca.org.au
Online: www.afca.org.au