



Bruce Insurance

Complaints Guide

Bruce Insurance Pty Ltd (ACN 009 048 677) as trustee for the Bruce Insurance Trust, trading as Bruce Insurance, Trades Insurance, Dental Essentials, Professional Essentials and Machine Insurance (ABN 92 241 283 362). **(Bruce Insurance)** is committed to having effective complaints management procedures in place so that complaints are dealt with in a respectful, timely and fair manner, and in confidence.

What is a complaint?

A complaint is defined as:

“An expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required”

This also includes any privacy concerns or complaints you may have.

How do I make a complaint?

If in the unlikely event that there is a complaint between Bruce Insurance and a client then Bruce Insurance’s internal disputes resolution (**IDR**) process will be instigated to resolve the matter.

If you have a complaint, please contact us by any of the following methods:

Attention:	Complaints Manager
Postal Address:	PO 887, Subiaco WA 6904
Phone:	(08) 9382 5600
Email:	enquiry@bruce.com.au
Website:	www.bruce.com.au

We take your feedback seriously and will work quickly, proactively and fairly to investigate and resolve your complaint.

We will assist in you in lodging your complaint, which may include incorporating the services on the below, who you can also utilise:

- the [National Relay Service](#), a government initiative that offers an Australia-wide phone service for people who are deaf or have a hearing or speech impairment. It’s available at no additional charge:
 - For talk to text users, please call 133 677 and then ask for phone number;
 - For speak to listen users, please call 1300 555 727 and then ask for phone number;
 - For internet relay users, please [connect to the NRS](#) and then ask for phone number.
- Translating and Interpreting Service ([TIS National](#)) is a government interpreting service available 24 hours a day to any person or business who needs assistance in communicating with non-English speaking persons.



You are also able to authorise a representative to act on your behalf in lodging and dealing with your complaint. This might be a financial counsellors, legal representative, family or trusted friends.

What information is needed to lodge a complaint?

Bruce Insurance will only ask for, and take into account, relevant information in considering a complaint. In accordance with Bruce Insurance's Privacy Policy, you are permitted to seek access to your personal information and information that has been relied upon in assessing your complaint.

We will collect certain information from you in order to consider your complaint, including:

- Your name and any relevant product details;
- Your contact details and any communication preferences;
- A description of your complaint; and
- How you would like the complaint resolved.

What happens once a complaint is lodged?

We will aim to acknowledge your complaint within **1 business day** of receiving it, and we will let you know who will be handling your complaint and what you should expect as part of the IDR process.

The person handling the complaint will:

- commence their investigation and may require further details from you;
- will keep you updated on the progress of your complaint;
- contact you with an IDR response upon completion of their investigation, which will provide you with information about:
 - the final outcome of your complaint at IDR; and
 - your right to take the complaint to the Australian Financial Complaints Authority ("AFCA") if you are not satisfied with the IDR response and how to contact AFCA.

We may not provide a written IDR response to you if, within **5 business days** of receiving your complaint, we have:

- resolved the complaint to your satisfaction; or
- given you an explanation and/or apology when no further action to reasonably address the complaint can be taken.

However if you would like a written response to your complaint, you can request one and we will provide it.

How soon will I receive a response to my complaint?

We aim to resolve all complaints as quickly as possible. Many complaints can be resolved immediately or within a few days.

We will keep you informed in relation to your dispute and will provide you with an IDR response within **30 calendar days** of receiving your complaint.



What if I am not happy with your complaint response?

If your complaint is not resolved to your satisfaction through our IDR process, you have the right to refer your complaint to AFCA. AFCA is an external dispute resolution scheme responsible for providing fair and independent complaints resolution services which are free to consumers.

You can lodge your complaint with AFCA by sending the relevant information and documents to:

Australian Financial Complaints Authority Limited (AFCA)

Postal Address: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Fax: (03) 9613 6399

Email: info@afca.org.au

Website: www.afca.org.au

If you would like a copy of this Complaints Guide posted to you, please let us know and it will be provided free of charge.

If you have any further questions or concerns about Bruce Insurance's IDR process, please contact the Complaints Manager or Bruce Insurance generally on the contact details listed in this Complaints Guide. We welcome your feedback.