



**G A R D**

# Customer Satisfaction Policy

RESOLVING COMPLAINTS AND DISPUTES  
CELEBRATING COMPLIMENTS

Customer satisfaction is important to us and feedback is key to our understanding of our client's needs and wishes.

We welcome your feedback both complaints and compliments on any of our products, policies, underwriting or claims service, your privacy or an issue related to the conduct of one of our employees or service providers such as investigators, loss adjusters, assessors, surveyors, collection agents or recovery specialists.



## Complaints

If we haven't met your expectations or you do not agree with a decision we have made please tell us.

We have the following process to help you if you wish to make a complaint or manage a dispute:



### 1 TALK TO US

- The first step in the process is to contact your insurance broker and/or the relevant member of our team
- The team member will review the matter and escalate to their immediate manager



### 2 INTERNAL DISPUTE RESOLUTION

- If you are not satisfied with the outcome from our team you may request an IDR
- [IDR@gardinsurance.com.au](mailto:IDR@gardinsurance.com.au)
- Your complaint is now considered a dispute
- The IDR team will then provide you with an acknowledgement outlining the contact details and timeframes



### 3 EXTERNAL DISPUTE RESOLUTION

- If your dispute cannot be resolved or you disagree with the outcome you can seek an external review
- The IDR team will provide you with a written outcome and included in that will be the next steps should you require an external review
- Australian Financial Complaint Authority (AFCA)  
PO BOX 3, Melbourne, VIC 3001  
1800 931 678  
[www.afca.org.au](http://www.afca.org.au)



## Compliments

If you have received exceptional service from one of our team please let us know. Positive feedback is welcomed and often overlooked we will pass on your comments to the team member concerned and their immediate manager.

[compliance@gardinsurance.com.au](mailto:compliance@gardinsurance.com.au)



## Privacy

If you believe that we have interfered with your privacy in our handling of your personal information you can contact us at [privacy@gardinsurance.com.au](mailto:privacy@gardinsurance.com.au)

If you remain dissatisfied with our resolution you can contact:

Office of the Australian Information  
Commissioner  
GPO Box 5218  
Sydney NSW 2001

1300 363 992  
[www.oaic.gov.au](http://www.oaic.gov.au)



## Other Feedback

If you have any general feedback or suggestions on how we could do things better please let us know. We regularly review our products and services.

[compliance@gardinsurance.com.au](mailto:compliance@gardinsurance.com.au)

**GARD INSURANCE**

GARD INSURANCE PTY LTD  
ABN 96 605 493 454

LEVEL 7  
227 Elizabeth Street  
SYDNEY, NSW 2000  
TELEPHONE: +61 2 8014 5838