

**"Proudly operating under cooperative principles, Capricorn exists solely for the benefit of our Members."**



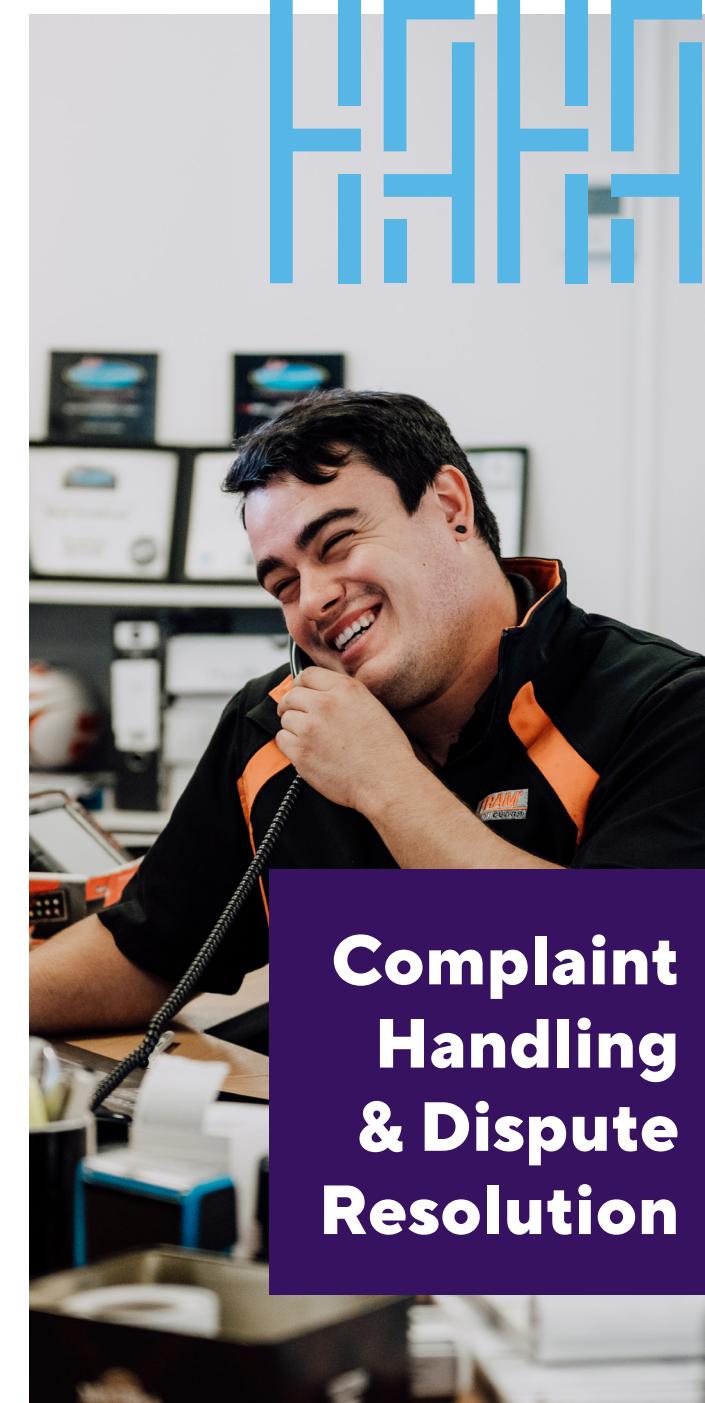
## **How to contact us**

Capricorn Insurance Services  
GPO Box 4958  
Sydney NSW 2001

**Find out how Capricorn can help you.**

1800 007 022 AU | 0800 555 303 NZ  
[complaints@capricornrisk.com](mailto:complaints@capricornrisk.com)  
[www.capricorninsurance.com.au](http://www.capricorninsurance.com.au)

VERSION 1.2: JUNE 2022



## **Complaint Handling & Dispute Resolution**

**CAPRICORN**  
INSURANCE SERVICES

# Feedback, Complaints & Dispute Resolution

As a valued client, we actively encourage your honest feedback and the raising of any concerns where our services or the services of one of our representatives has not met your expectations. If one of our team members has done a great job we would invite you to share your experiences by emailing us on [info@capricorninsurance.com.au](mailto:info@capricorninsurance.com.au) so that we can recognise that individual or team.

However, if your experience or service provided has not met your expectations we want to hear about it so that we can resolve the matter and improve our services.

## 1. Making a complaint

Your first step should be to contact us, and advise us of your complaint. We may be able to resolve the issue for you immediately, or review the matter and respond within an agreed timeframe.

You can contact us using the following details:

**Telephone:** 1800 007 022

**Email:** [complaints@capricornrisk.com](mailto:complaints@capricornrisk.com)

**Mail:** Capricorn Insurance Services  
GPO Box 4958  
Sydney NSW 2001

**In person:** Talk to your dedicated Risk Account Manager

## 2. Internal dispute resolution process

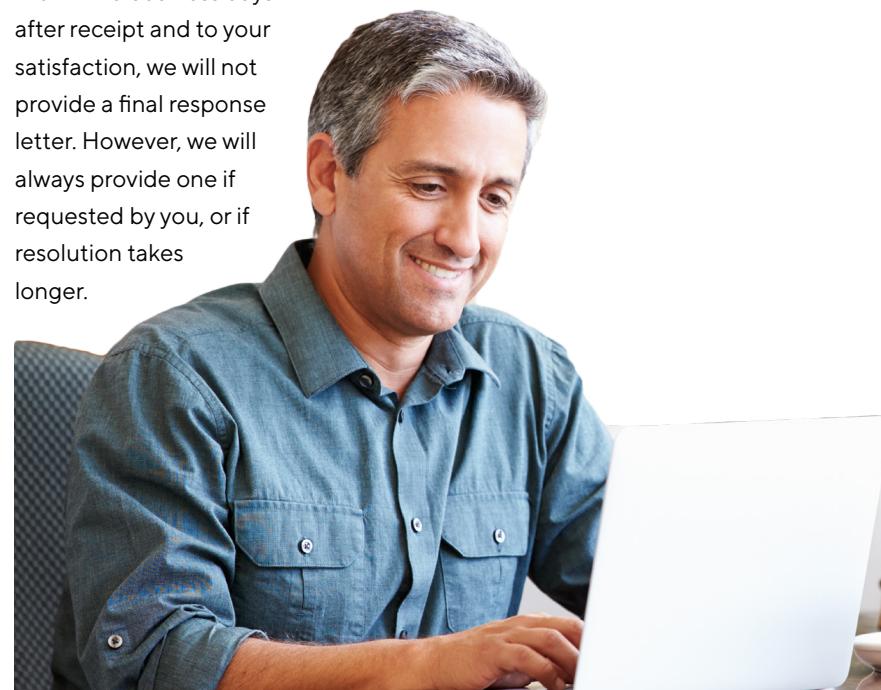
We will take your complaint seriously and we will ensure that all facets of the complaint will be taken into consideration.

We will acknowledge receipt of your complaint within one business day and provide you with contact details of who will be managing the complaint.

If we have sufficient information we will endeavour to provide you with a response to your complaint within five business days of receipt.

If we cannot meet that timeframe, we will advise you of how long the complaint may take to investigate and when we will respond. We will also be in contact with you, at a minimum, every 5 working days throughout the complaint process.

In most cases, where your complaint has been resolved within five business days after receipt and to your satisfaction, we will not provide a final response letter. However, we will always provide one if requested by you, or if resolution takes longer.



## 3. External dispute resolution process

If an issue has still not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA reviews disputes that fall within its Terms of Reference. Its final determinations are binding on us.

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678 (free call)

**In writing to:** Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001