



## COMPLAINTS AND DISPUTE RESOLUTION

An easy guide to our complaints and disputes resolution process.

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## What to do if you have a complaint or dispute

Please talk to us first.

As a valued client, we want you to tell us if any of our products or services have not met your expectations.

We will investigate complaints and answer your questions. All our complaints and dispute resolution services are available to you free of charge.

You will find the address and phone number of the office that handles your policy on your invitation to insure, policy documentation or letters from us.

You can contact us by phone, fax, email, in person or in writing.

Please try to provide as much information as possible about the reasons for your complaint.



## Step 1 – Making a complaint to us

‘Complaint’ means an expression of dissatisfaction made to us by you, related to our Covered Services or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected.

We will advise you on how we propose to resolve it by the earlier of:

- 21 days or a later time agreed with you in order to obtain information or undertake the relevant assessment or investigation. If a later time is agreed, we will keep you informed of progress on a regular basis as is reasonable in the circumstances or;
- Within such time limits as required by law or the relevant ASIC-approved external dispute resolution scheme to which we belong.

If the Complaint is resolved and both parties are happy, the issue ends here. If not, the Complaint will proceed to Step 2 as a Dispute.

## Step 2 – Dispute

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‘Dispute’ means an unresolved Complaint.

If a Complaint is unresolved (for example, you tell us you are dissatisfied with our decision on a Complaint or you or we ask to treat the Complaint as a Dispute), we will follow the procedure below.

We will refer the matter to our internal disputes resolution specialist who will consider and seek to resolve the dispute by the earlier of:

- 21 days or such later time agreed with you in order to obtain information or undertake the relevant assessment or investigation. If a later time is agreed, the specialist will keep you informed of progress on a regular basis as is reasonable in the circumstances or;
- Within such time limits as required by law or the relevant ASIC-approved external dispute resolution scheme to which we belong.

Our dispute resolution specialist will:

- Advise you of any decision they have reached in writing including clear reasons for the decision and;

If they have been unable to resolve a dispute with you through the above process, they will provide you with information on how you can seek to access the Australian Financial Complaints Authority described in Step 3.

## Step 3 – Referring your dispute

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If you are not happy with the response we provide, you may refer your complaint to the Australian Financial Complaints Authority or AFCA.

Alliance Insurance Broking Services Pty Ltd is a member of AFCA. If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to AFCA.

AFCA provides fair and independent financial services complaint resolution that is free to customers.

AFCA can be contacted at:

**Address:** Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

**Phone:** 1800 931 678

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

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

## About Alliance Insurance Broking Services

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Alliance Insurance Broking Services Pty Ltd ABN 77 095 376 882, AFSL 244127 is part of the Alliance Group of companies.

Alliance Group are your trusted Insurance, Fleet & Finance Partner. Across the Alliance Group our 20 years of experience in the Insurance industry and our scale gives us the buying power to secure better value for you. It’s our promise that we will always pass this value on to you.

With Alliance you can take care of all of your personal and business insurance, finance and fleet needs all in one place. Therefore, you will benefit from all of our expertise, across all areas of our business, all the time.

Alliance Insurance Broking Services Pty Ltd is a significant broker in the Australian market. Alliance Finance and Fleet are also well placed in the fleet management market.

Alliance Insurance Broking Services Pty Ltd is a member of Steadfast. This provides access to policies from more than 150 national and international insurers – so you can feel confident you have all the cover you need. We are also a member of NIBA and subscribe to the Insurance Brokers Code of Practice.