



Customer Complaints Handling Process

Solvd Group Australia

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1. Solvd Group Complaints Handling Process.

1.1. How to make a complaint

Solvd Australia Group works on behalf of your insurer to handle claims. If the complaint is unable to be resolved within 5 business days, or if it relates specifically to a policy limitation, exclusion or decline, the complaint will be referred to your Insurer for management.

If you have a complaint related to our services, or the conduct of our representatives such as our claims team, solicitors, loss assessors, investigators, network repairers or collection agents, please contact us.

Complaints can be made by email, telephone or mail to the following contact points:

Solvd Group Australia Ltd
PO Box 292 Collins Street West,
Melbourne 8007
1300 742 366
complaints@innovation.group

To allow our office to consider your complaint please provide the following information where available:

- Name, address, email and telephone number of the policyholder;
- Policy number, claim number and product type and or name;
- An explanation of the situation that led to the complaint; and
- Copies of any supporting documentation you believe may assist in addressing your complaint appropriately.

1.2. How will Solvd Group Australia handle your complaint

Solvd Group takes complaints handling seriously and strives to achieve positive outcomes in the management of every complaint:

When we receive your complaint:

- We will acknowledge the complaint by either telephone, email, social media channels or letter within 1 business day
- We will tell you the name and relevant contact details of the person assigned to liaise with you about your complaint.
- Your complaint will be handled by a person with appropriate authority, knowledge and experience. This will not be the same person whose decision or conduct is what your complaint is about.
 - We aim to resolve your complaint within 5 business days of receipt. If we are unable to resolve your complaint within 5 business days, your complaint will be referred to the IDR panel of the insurer for further management.
 - If your complaint relates to a policy exclusion, limitation or decline, your complaint will be referred to the IDR Panel of the Insurer for investigation of your complaint
 - If it is identified that we have made a mistake when handling your complaint, then we will take action to correct the mistake.

1.3. Complaint Management by third parties/ outsourcing

We may authorise another person to act on our behalf to receive and handle complaints about services. When we authorise another person to receive and handle Complaints:

- that person must notify us of Complaints made to them
- they must handle complaints in accordance with the timeframes and requirements as set out by us
- we monitor the ongoing performance of the third party and appropriately manage any breaches of service levels or obligations under this policy.

1.4. What happens if you do not agree with our decision?

Whilst decisions are not binding on you, they do represent Solvd Group's and / or your Insurers response. If you are not satisfied with the decision, you may lodge a complaint via the independent external dispute resolution (EDR) scheme we are a member of, provided the complaint falls within the EDR scheme's relevant terms and rules.

Please note: Complaints related to policy limitations, exclusions or declinature are the responsibility of your Insurer. Australian Financial Complaints Authority contact details are:

T: 1800 931 678
E: info@afca.org.au
M: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
W: www.afca.org.au

External dispute resolution determinations made by a Panel, Adjudicator or Referee of the AFCA Service are binding upon us in accordance with the Terms of Reference. Where the AFCA Terms of Reference do not extend to you / your dispute, we will give you information about other external dispute resolution options that may be available to you. Such as where information is subject to privacy laws, where information is protected from disclosure by law, or where the release of this information may be prejudicial to the insured in relation to the complaint. AFCA's contact details are:

1.4.1. Privacy Complaints

If you believe we have not met our privacy obligations, you may lodge a complaint with our office. If we do not respond to your complaint within 30 days or if you are not happy with our response, then you have the right to take the matter to the Office of the Australian Information Commissioner. Their contact details are:

Office of the Australian Information Commissioner
GPO Box 5218,
Sydney NSW 2001
1300 363-992
enquiries@oaic.gov.