



# **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 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 rendered 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

Please contact us as soon you become aware of an issue as this will give us every chance to address your concerns.

If we are unable to resolve your complaint or you are dissatisfied with the response, you can contact us using the following details:

Telephone: 1800 007 022

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

By providing as much information as possible regarding your complaint at this initial contact stage, we can ensure that we have every opportunity to resolve the matter swiftly.

## 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 and within 2 business days 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 5 business days of receipt.

If we cannot meet that timeframe, we will advise you how long we expect 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.

## 3

### External dispute resolution process

If you are not satisfied with the final response we provide, you are able to refer the matter to the Financial Ombudsman Service (FOS) Australia. Capricorn Insurance Services is a member of FOS, which is a free independent dispute resolution service available to our clients. If the dispute falls within the FOS Terms of Reference, they will be able to review the case and provide a resolution which is aimed at a fair outcome for all parties.

The contact details for FOS are:

Telephone: 1800 367 287 (free call)

Fax: (03) 9613 6399

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

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

Post: Financial Ombudsman  
Service Ltd  
GPO Box 3  
Melbourne VIC 3001

## **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  
www.capricorninsurance.com.au**

Capricorn Insurance Services Pty Ltd (ACN 154 801 377) is authorised as a general insurance broker and provides financial product advice (both general and personal advice) and deals in general insurance products for retail and wholesale clients (AFSL No. 435197).

Capricorn Risk Services Pty Ltd (ACN 111 632 789) ("CRS") is an authorised representative for CIS.

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