

## Claims Service Charter

We have developed this Claims Service Charter, which outlines our commitment and promise to all of our clients to provide the highest possible standard of service at all times, because we take our claims service very seriously.

Our commitment and promise to all of our clients is to:

- ✓ Proactively manage every claim
- ✓ Ensure we deliver fast and reliable responses
- ✓ Ensure we make accurate decisions
- ✓ Negotiate fairly and transparently
- ✓ Deliver what we promise
- ✓ Provide excellent and clear communications
- ✓ Always display empathy
- ✓ Manage expectations and provide choices
- ✓ Comply with any Legislation or Code affecting claims management

### We promise to communicate with you

#### **We actively encourage open communication**

Our team is committed to taking a proactive approach to problem solving and claims resolution.

#### **Contact us when you need to**

As soon as a loss is reported, we will be available to assist to you. We can be contacted 24/7 for urgent claims that require an immediate response.

#### **We will keep you informed.**

It is important that you know what is happening with your claim. We will keep you fully informed of the progress of your claim. We will respond to all telephone calls within 24 hours and will action all letters and emails as soon as possible, but always within 2 business days of receipt.

#### **Tell us how we are doing.**

We want to hear from you about our claims service to ensure that it is working as it should be. We are also always looking for ways to improve our service. We welcome your feedback on all aspects of our claims service.



## We promise to treat you fairly.

### **Each claim is assessed fairly**

Every claim, no matter how large or small, is vitally important. In the course of gathering information, we will always display empathy to our clients and ensure our decisions are based on the facts of the claim.

We will endeavour to manage your expectations and where possible to provide you with choices.

### **We work with the right people**

Sometimes it is necessary to have service providers assist us with gathering information and providing advice. When necessary, we work with specialist lawyers, loss adjusters, repairers and suppliers to assist us and you.

We believe that our clients deserve the best advice and service in all situations to ensure that the most effective outcome is achieved.

### **We will be compliant**

We will ensure that we are compliant with the law, industry best practice, internal company procedures and our promises to you.

### **We will ensure confidentiality and data integrity.**

We will ensure that all sensitive information is kept confidential. We have rigorous systems in place for the handling of data to ensure that we comply with all legal requirements of the Privacy Act.

## We want you to be satisfied.

If you are unhappy with any aspect of the claims service we have provided, please contact our Division Manager – Claims to discuss. If your concern is not dealt with to your total satisfaction, please refer the matter to our Complaints Officer.

Our goal is to ensure that any complaint is dealt with proactively, promptly and in accordance with our Complaints Procedure.

Any assistance or suggestions you may have that might improve the delivery of our services will always be warmly appreciated.

