



# Complaints and Feedback Handling Brochure for Retail Customers

Learning about your experiences with us and our service partners helps to improve the way we do business with you. If you have feedback, or an issue you would like resolved, we encourage you to make contact. Below is information on how to contact us and how we will work together to resolve any concerns you have.

## How to provide feedback

### 1. Speak to our Complaints team

Our complaints team can be contacted on **1800 339 669**. To get the best out of your call with us, please have your policy and/or claim number available and any specific information about the issue.

### 2. Provide your feedback in writing

If you would prefer to provide your feedback or complaint in writing, you can do so by lodging your complaint on our website, or by writing to:

The Complaints Team  
AIG Australia Limited  
Level 13, 717 Bourke Street  
Docklands VIC 3008

Email: [aucomplaints@aig.com](mailto:aucomplaints@aig.com)

## What happens if you make a complaint?

If you make a complaint, we will record your concerns and make sure that they are addressed as quickly as possible, and seek to achieve a fair outcome for both parties.

We will assess your complaint upon receipt. During the complaints process as set out in this notice, we will meet the following requirements in respect of your complaint.

- Acknowledge your complaint within one (1) business day.
- We will tell you who will handle your complaint and their contact details.
- We will, where applicable, keep you informed via your preferred method of communication of the progress of your complaint every ten (10) business days, more frequently or necessary or as agreed by both of us.

- We will treat your complaint respectfully and handle all personal information in accordance with our [Privacy Policy](#).
- Within 30 calendar days from the date we receive your complaint, we will provide a response.

If we cannot meet any of the stated time frames, we will communicate to you the reasons why this has not been possible. We will also advise you when you should expect to receive a response or decision, your right to complain to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied with such reasons and provide you with the contact details for AFCA.

## What you can do if you are not happy with our response or handling of your complaint

If you are not satisfied with our response or the handling of your complaint, you may wish to have the matter reviewed by our Internal Dispute Resolution Committee (“Committee”).

If you wish to have your complaint reviewed by the Committee, please telephone or write to the complaints team as per the details above. As part of your request, please include detailed reasons for requesting the review and the outcome you are seeking. This information will assist the Committee in carrying out its assessment and review of your complaint.

**Please note that the circumstances in which you may request the matter to be reviewed by the Committee are where AFCA has jurisdiction to hear your complaint under their rules.**

# Complaints and Feedback Handling

## Brochure for Retail Customers

A written response setting out the final decision of the Committee and the reasons for this decision will be provided to you.

If we are unable to provide a response within 30 calendar days of receipt of the initial complaint, we will inform you of (i) the time frame for when your complaint will be heard by the Committee, (ii) when you should expect to receive a response from the Committee; (iii) the reasons for such delay; (iv) your right to complain to AFCA if you are dissatisfied with such reasons; and (v) the contact details for AFCA.

You can take your complaint to AFCA at any time, including:

- if we have been unable to resolve your complaint within 30 calendar days;
- you are dissatisfied with the outcome of your complaint; or
- you are dissatisfied with the findings of the Committee.

AFCA provides a fair and independent financial services complaint resolution service that is free to consumers. AFCA can make decisions with which AIG is obliged to comply.

Under AFCA Rules, your complaint may be referred back to us if it has not gone through our complaints process.

AFCA's contact details are:

Australian Financial Complaints Authority (AFCA)  
GPO Box 3  
Melbourne VIC 3001

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)

The use of AFCA does not preclude you from subsequently exercising any legal rights which you may have if you are still unhappy with the outcome. Before doing so however, we strongly recommend that you obtain independent legal advice.

If your complaint does not fall within AFCA's Rules, we will advise you to seek independent legal advice or give you information about any other external dispute resolution options where available to you.

### Need Help?

AIG recognises that some customers require additional support when dealing with us. AIG has a range of inclusive support initiatives to assist customers with specific needs. If you have a physical or mental illness, financial challenges, difficulty understanding or reading English we can help.

Please visit <https://www.aig.com.au/customer-care> for more information on how we can assist you. Alternatively, you can speak to our Customer Care Team by calling 1300 295 016 or email us at [aucustomer@care@aig.com](mailto:aucustomer@care@aig.com)

If you have a hearing or speech impairment contact us through the [National Relay Service](#) (NRS)

Voice Relay Number: 1300 555 727

TTY Number: 133677

American International Group, Inc. (AIG) is a leading global organisation. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: [@AIG\\_LatestNews](https://twitter.com/AIG_LatestNews) | LinkedIn: <http://www.linkedin.com/company/aig>

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com.au](http://www.aig.com.au). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. In Australia, insurance products are issued by AIG Australia Limited ABN 93 004 727 753, AFSL 381686. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

©AIG – all rights reserved. September 2021

Head Office  
NEW SOUTH WALES

Level 19, 2 Park Street  
Sydney, NSW 2000, Australia

General customer service  
Tel: +61 2 9240 1711