

Your guide to making enquiries and solving problems

At CUNA Mutual Group Australia, we recognise our customers to be at the heart of everything we do. As such, all our policies and processes are customer-centric and geared towards creating a positive experience for you, our customer.

Our Insurance Services team is a group of dedicated customer service professionals who can assist you with your insurance enquiries.

General enquiries

To speak to an Insurance Services Consultant please contact us on;

1800 730 121

Email: insuranceservices@cunamutual.com.au

In the event of a claim, we have on hand, a dedicated team of experienced professionals to assist you. Our claims team has an empathetic understanding of the needs of our customers and will guide you through the claims process.

Claim enquiries

For assistance in lodging a new claim, or to speak to a Claims Consultant regarding an existing claim, please call;

General insurance: 1300 660 727

Consumer Credit Insurance: 1800 226 122

We recognise and acknowledge that despite our best efforts, there will be times when we may not be able to meet your desired expectations. In the unlikely event that this occurs, we have a very rigorous and helpful process to assist you and enable you to escalate your concerns.

Resolving problems

Toll-free number: 1300 654 483

As a financial service licensee and Insurance provider CUNA Mutual Group Australia maintains a complaints and disputes resolution scheme in accordance with the General Insurance Code of Practice and relevant legislative requirements.

Matters you raise with a CUNA Mutual Group Australia representative are acknowledged as quickly as possible and we will assist you with your complaint or dispute and advise you of our complaints and disputes resolution process if needed.

The following steps will ensure your matter is handled efficiently:

Step 1 – your complaint

We aim to resolve any issues you have with us within 24 hours however, in the event that the representative with whom you have been speaking has been unable to satisfy your request, you can contact our Complaints Officers.

General and Consumer Credit Insurance for Individuals and Small Business complaints contact:

The Complaints Officer

CUNA Mutual Group Australia

GPO Box 1276

Sydney NSW 2001

Email: complaints@cunamutual.com.au

Fax: 02 9295 5500

The complaints officer shall endeavour to resolve the complaint within 15 working days and where this is not possible, keep you informed of the progress of the investigations at intervals of not more than five working days.

Step 2 – IDR

Internal dispute resolution

Should you not accept the complaint decision or not receive timely service on the matter, you may request the Complaints Officer assist you in having the matter reviewed through the CUNA Mutual Group Australia's Internal Dispute Resolution (IDR) Scheme.

The matter will be referred to a Committee with the technical and industry expertise to evaluate the dispute and reach a determination in the best interest of both the complainant and CUNA Mutual Group Australia, whilst addressing the cover provided by the selected product and/or service.

If writing a letter please address it to the "IDR Committee". Please include your name and contact details and any reference numbers such as your policy number or claim number.

Set out the points / facts you wish addressed including the dates and names of people you have previously contacted. Attach copies of any relevant documents.

Generally, the IDR Committee will review the information pertaining to the matter within 15 working days and provide you with a written response.

Please forward all correspondence using the below contact information to allow us to assist you further:

The IDR Coordinator
CUNA Mutual Group Australia
GPO Box 1276
Sydney NSW 2001
Email: DL-AUS-IDR@cunamutual.com.au
Fax: 02 9295 5501

Step 3 – EDR

External dispute resolution

Should you remain dissatisfied with CUNA Mutual Group Australia's IDR Committee response, it is your right to refer the dispute to a national independent complaints scheme specialising in the Financial Sector.

A national independent complaints scheme requires that the complainant has notified the insurer of the complaint/dispute and provided the insurer with the appropriate time to resolve the matter.

EDR Schemes provide free and independent dispute resolution services for consumers who have general insurance and life insurance disputes that are covered by the Scheme's Terms of Reference.

Contact details for the Financial Ombudsman Service Limited (FOS) are below:

Financial Ombudsman Service Limited (FOS)

GPO Box 3

MELBOURNE VIC 3001

Toll free: 1300 78 08 08

Fax: 03 9613 6399

Email: info@fos.org.au

www.fos.org.au

Privacy protection

CUNA Mutual Group Australia takes privacy seriously and we conduct our business in accordance with the Privacy Act 1988.

If you are not satisfied with our handling of your privacy request or complaint you can refer the matter to:

Office of Federal Privacy Commissioner

GPO Box 5218p

SYDNEY NSW 1042

Phone: 1300 363 992

Email: privacy@privacy.gov.au

www.privacy.gov.au

Products are issued by

CUNA Mutual Life Australia Limited

ABN 83 089 981 073, AFSL 245492

CUMIS Insurance Society Inc

trading as

CUNA Mutual General Insurance

ABN 72 000 562 121, AFSL 245491

(Incorporated in the United States, The members of the Society have no liability)

Corporate Headquarters Australia

CUNA Mutual Group Australia

Level 10, The Landmark Building

345 George Street

Sydney NSW 2000

1800 730 121