

Complaint and dispute management policy

Our commitment

At RAC, our purpose is to be the driving force for a better WA by offering our members great products, services and experiences while inspiring positive community change.

We are for all Western Australians, this means:

- » Ensuring we contribute to a safe, sustainable and connected future for WA
- » Providing products, services and experiences that are of real value
- » Being open, responsive and fair in the way we conduct our business
- » Responding to member feedback
- » Helping those experiencing vulnerability

Feedback and complaints

We're always open to hearing from you, whether it's a compliment, suggestion or complaint.

If your complaint relates to suspected unethical, illegal or fraudulent conduct please refer to the RAC Whistleblower Policy at rac.com.au which includes contact information and reporting guidelines.

It is important for us to know what we do well and we're just as keen to know if we haven't met your expectations.

Where possible we'll resolve your complaint straight away, if we can't we'll resolve it within 30 days and keep you informed of our progress every 10 business days.

How to lodge a complaint

You can lodge a complaint with us in person, at one of our branches, by telephone, mail, email or online. Our contact details appear below.

Tel: 13 17 03

Mail: GPO Box C140, Perth WA 6839

Email: InsuranceMemberFeedback@rac.com.au

Website: rac.com.au/complaints

Where possible, we may ask for further relevant information to assist with our process. This can include:

- » A description of the complaint
- » Your desired outcome
- » Any instructions you would like us to follow, such as how to contact you or any support needs you may have

Our approach to dealing with your complaint

When handling a complaint, we endeavour to be objective and responsive in order to achieve a fair, reasonable and timely outcome. We'll ensure that all complaints are appropriately documented and investigated. This is our commitment to you.

We'll adopt the following principles when dealing with a complaint:

Responsive

We'll acknowledge and consider the nature of the complaint and respond promptly. We'll communicate timeframes for a resolution and we'll let you know if there may be a delay.

Objective and Fair

We'll assess your complaint objectively and investigate as needed.

Transparent

We'll be courteous and professional in all interactions with you. We'll be open with you throughout the process, providing you with a single point of contact, and explain the reasons for our decision.

If we are unable to resolve your complaint

We'll work with you to remedy any concerns however, if the matter is not resolved within 30 days, or you are dissatisfied with our response, you can refer your complaint to the Australian Financial Complaints Authority (AFCA) at any time and at no cost.

AFCA is an independent free service which resolves disputes between policyholders and their insurance companies, or uninsured claimants who have a dispute with an insurer in relation to motor vehicle property damage. AFCA will advise if they can assist. Any decision made by AFCA will be binding on us if accepted by you. If you do not accept the decision, it is not binding and does not exclude other remedies.

Tel: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Website: afca.org.au

RAC Insurance is committed to making this Policy accessible. Please refer to rac.com.au/accessible

Continuous improvement

We support and participate in the General Insurance Code of Practice, a system aimed at providing a better understanding between policyholders and their insurance company. RAC Insurance is also bound by other legislation and standards regulated by ASIC.

We're committed to ensuring that we continue to provide high quality of service, therefore this policy and our approach to complaints will be reviewed on a regular basis.



To lodge a complaint, call 13 17 03 or email InsuranceMemberFeedback@rac.com.au

13/10/2020