



Complaint management and dispute resolution policy

Our commitment

At Carpeesh our purpose is to enable our customers to be better and safer drivers. By sharing information about their driving trips all Carpeesh customers can have a better understanding as to what it is to be a good driver and to be rewarded with fairer and more equitable insurance prices. This means that we can:

- contribute to a safer community for all Australians reducing road fatalities and serious injuries,
- provide car insurance that offers real and fair value and an improved customer experience,
- be open, proactive and transparent in how we conduct our business,
- respond to and act on customer feedback, and
- help those who experience vulnerability.

Feedback and complaints

We are open to hearing from you whether it is a compliment, feedback or a complaint. It is important for us to know what we do well, what we can do better and if we haven't met your expectations.

In most circumstances, your complaint will be acknowledged within 1 business day and can usually be resolved within 5 business days. If not, we will resolve your complaint within 30 days and keep you informed of its progress every 10 days.

How to advise us of your complaint

You can advise us of your complaint by:

- Call: 1300 101 311
- Email: help@carpeesh.com
- Visit: carpeesh.com

If possible, please provide details of your policy or claim and any relevant supporting information as this will enable us to respond quickly. This can include:

- A description of your complaint,
- Your desired resolution, and
- 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 try to be objective and proactive to achieve a fair, reasonable and timely outcome. We ensure that all complaints are appropriately documented and are investigated by senior management. This is our commitment to you.

We abide by the following principles when dealing with a complaint:

Responsive

We'll acknowledge and consider the nature of your complaint and respond promptly. We'll advise you of the timeframe for a resolution and we'll let you know if there is reason for any delay.

Objective and fair

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

Transparent

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

If we are unable to resolve your complaint

We will work with you to remedy any concerns you have. 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 to you.

AFCA is an independent free service which resolves disputes between policyholders and their insurer, 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 on you, and you have recourse to other remedies.

Mail: Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Visit: www.afca.org.au

Call: 1800 931 678

Continuous improvement

Carpeesh is committed to making continuous improvement in our products and services. We support and participate in the General Insurance Code of Practice, a system aimed at providing a better understanding between policyholders and their insurer. Carpeesh is also bound by other legislation and standards regulated by ASIC.

We make the following commitments to continuous improvement:

- to foster an organisational culture that values feedback and complaints,
- to provide a complaint handling system that is accessible and responsive to customers,
- to ensure proper resourcing, recruitment and staff training,
- to maintain good complaint handling processes that facilitate the timely investigation and resolution of complaints,
- to analyse, identify and address any systemic issues, and
- to regularly review of the effectiveness and efficiency of our complaints handling process.