

3. COMPLAINTS POLICY

3.1 Introduction

Our Complaints Policy outlines the procedure for handling complaints received by MA Insurance Brokers.

3.2 Purpose

This policy ensures fairness, compliance with relevant laws, and smooth operations within the organisation.

3.3 Scope

This policy applies to all employees of MA Insurance Brokers, including full-time, part-time, and casual employees, in accordance with the Fair Work Act 2009 and other relevant legislation.

3.4 Complaints Submission

Methods for Lodging Complaints

- Email: admin@mabrokers.com.au
- Phone: 07 3519 5109
- Mail: PO Box 434, Paddington QLD 4064

Acknowledgement of Complaints

MA Insurance Brokers Pty Ltd will acknowledge receipt of all complaints within 5 business days. The acknowledgment will include information about the next steps and an estimated timeline for resolution.

3.5 Complaint Review and Investigation

Initial Assessment

The Complaints Officer will conduct an initial assessment to determine whether the complaint falls within the scope of this policy.

Investigation Process

An impartial investigation will be carried out, which includes gathering relevant information, interviewing involved parties, and reviewing related documents. The goal is to thoroughly understand and address the complaint.

Timeline for Investigation

The investigation will be completed within 15 business days from the date of acknowledgment. If additional time is required, the complainant will be notified with an updated timeline.

3.6 Resolution

Decision Making

A decision will be made based on the investigation findings. The resolution may involve an explanation, corrective actions, or compensation as appropriate.

Communication of Resolution

The resolution decision will be communicated to the complainant in writing within 5 business days of the investigation's conclusion. This communication will include:

- A summary of the investigation findings.
- The decision and rationale.
- Any actions to be taken to address the complaint or prevent recurrence.

3.7 Appeal Process

Requesting an Appeal

If dissatisfied with the resolution, the complainant may appeal the decision by submitting a written request to the Complaints Officer within 10 business days of receiving the resolution.

Appeal Review

The appeal will be reviewed by an impartial person. The review will assess whether the original process was followed correctly and whether the resolution was fair. Additional evidence may be reviewed.

Final Decision

After the appeal review, a final decision on the appeal will be issued. This decision is final and binding. The complainant will be informed of the final decision within 15 business days.

3.8 External Review

Australian Financial Complaints Authority (AFCA)

If the complainant remains dissatisfied with the resolution after completing the internal complaints and appeal process, they have the right to escalate the complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides an independent dispute resolution service for financial services complaints.

Contacting AFCA

Complaints can be referred to AFCA by contacting them directly:

- **Website:** www.afca.org.au
- **Phone:** 1800 931 678
- **Mail:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
- **Email:** info@afca.org.au

3.9 Confidentiality

All aspects of the complaints process will be handled with strict confidentiality. Information will only be shared with individuals directly involved in resolving the complaint.

3.10 Record Keeping

Detailed records of complaints, investigations, and resolutions will be maintained by the Complaints Officer for 3 years, in accordance with company policies and legal requirements.

3.11 Continuous Improvement

MA Insurance Brokers is dedicated to continuous improvement. Feedback from complaints will be used to enhance services and prevent future issues. Trends in complaints will be reviewed regularly to identify areas for improvement.

3.12 Policy Review and Updates

This policy will be reviewed periodically and updated as necessary to reflect changes in business practices, regulations, or company requirements. Employees will be notified of any updates to the policy in a timely manner.

3.13 Enforcement

Violation of this policy may result in disciplinary action, up to and including termination of employment, in accordance with company procedures.