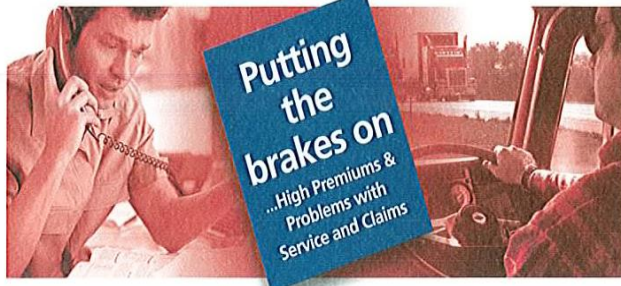




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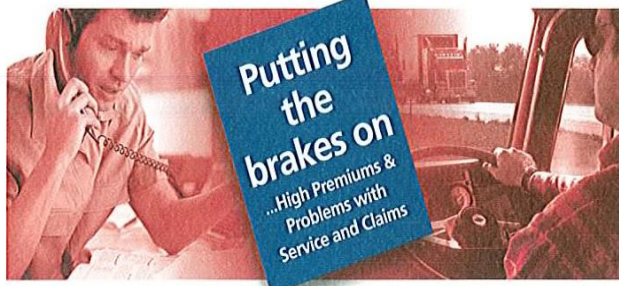


- Owner Drivers
- Fleet Insurance
- Directors & Officers Liability
- Employers Practices Liability
- Statutory Liability
- Professional Indemnity
- Depot & Warehouse Insurance
- Contract Works
- Industrial Special Risks
- Machinery & Equipment Breakdown
- Premium Funding
- Claims Management

COMPLAINTS AND DISPUTES POLICY

Brisbane Unit 8A / 2994 Logan Road Underwood QLD 4119 | PO Box 1985 Springwood QLD 4127
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OUR COMPLAINTS POLICY

We are committed to meeting if not exceeding our clients' expectations whenever possible. Much as we all dislike receiving complaints, we recognise that dissatisfied clients have a right to complain and to have their complaint handled. Clients who take the time to complain may well still have confidence in us and want to continue dealing with us.

TIP

Regard complaints as valuable feedback about the client's experience in dealing with our firm. If it has been an unhappy experience, then there is probably something that we need to learn from it. Complaints provide us with a valuable opportunity to ensure that we continuously improve our service and relationships with our clients.

Our procedures for handling client complaints and disputes (a dispute being an unsatisfied complaint which is pursued by the client) are set out below. The overriding aim of these procedures is to turn a dissatisfied client into a satisfied one and speedy and effective remedies at the first point of contact best do this.

COMPLAINTS OFFICER

Our Complaints Officer is Anna Devlin. If she is not available, the back up is Steve Bobbermen.

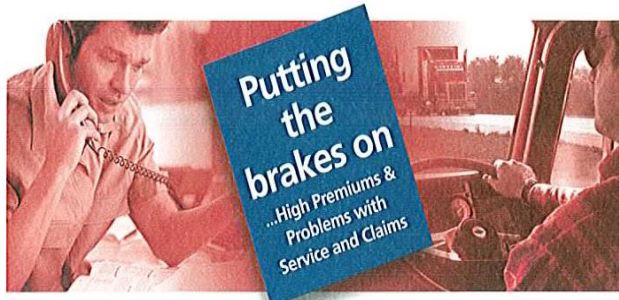
Our Complaints Officer is responsible for:

- Dealing with and attempting to resolve all client complaints which cannot be resolved by the provision of clarification or information;
- Advising clients of their rights to lodge complaints with the FOS;
- Managing all disputes with clients; and
- Liaising with the FOS.

WHAT TO DO IF A COMPLAINT IS MADE

Oral Complaints

When a client makes a complaint, it is an opportunity to ensure that they feel important and appreciated and to demonstrate our commitment to excellent service and respect for our clients. Our aim is to turn any client's frustration into satisfaction. Also, depending on the complaint, non-action may result in an errors and omissions claim at a later date.



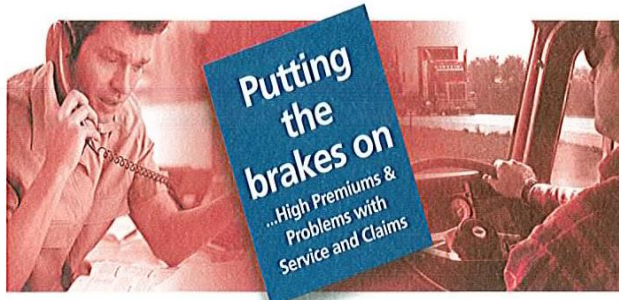
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Members of staff will initially receive most client complaints. If you receive a complaint:

- Listen to what the client says – this is the first step in reducing tension;
- Acknowledge the complainant's feelings – denying that the complainant is, or has the right to be, upset may antagonise them;
- Record details and determine what they want – ask the necessary questions in a polite and even-handed manner to obtain the most detailed response;
- Confirm the information you have received to ensure that your understanding is correct;
- Empathise with the complainant in a courteous manner, without making any admission;
- Do not offer excuses or argue with the complainant;
- Do not attempt to lay blame or be defensive;
- Attempt to resolve the problem with an explanation or information;
- Ask the client if they are satisfied;
- If the client is still not satisfied, tell them that we have a person who is dedicated to resolving client problems and that you would like to refer the matter to them to see if they can help the client further. Seek to obtain the client's agreement to this. Tell them the name of our Complaints Officer and that the Complaints Officer will contact them within 24 hours; and
- Immediately complete a Client Complaints Report, which is a form located in the Reference Library, and provide it to the Complaints Officer, or the back up if the Complaints Officer is not available.

When a client complains you should:

- Try to remain calm even in the most demanding situations. Help the client maintain their control, no matter how angry they are;
- Treat the client courteously and fairly at all times;
- Be convincing in your expressions and actions to earn client trust;
- Listen to the client – while they are not always right, a dissatisfied client is a liability, not an asset;
- Be patient if your client communicates poorly. Help them to get their meaning across; and
- Understand when to say "no" and be firm without antagonising the client.



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Skilful communication skills are vital. For example, a client may complain that a telephone call had not been responded to for two weeks but the client could be actually inferring that they may be considering going to a competitor when the contract of insurance comes up for renewal.

It is important that that you differentiate between these two messages. Most people do not like to hear complaints and put up enormous psychological blocks. If you only listen to the surface message, it will result in a mismanaged complaint and possibly, the loss of the client. If we can listen to clients with open minds and flexible points of view, complaints may then be considered as opportunities to rectify client problems and cement our relationship.

Written Complaints

If you receive a written complaint, complete a Client Complaints Form and hand it to the Client Complaints Officer (or back-up).

OUR CHARGES

We do not charge our clients for handling complaints or disputes.