

# Complaints & Dispute Resolution Guide



At Network Insurance House we are committed to providing exceptional services and quality products. We want you to tell us if we have not met your expectations.

Complaints are an important part of how we monitor and improve our standards. This guide covers complaints made to or about Network Insurance House including its authorised representatives.

If you have a complaint, it will be handled according to complaints and disputes resolution standards. Our complaints handling services are available to you free of charge.

## What to do if you have a Complaint

**Please talk to your insurance representative first.**

They will endeavour to resolve your complaint immediately.

You will find the contact details of the branch or representative that handles your insurance on your invoice, policy documentation or letters from them. You can contact them by phone, email, in person or in writing.

If they are unable to resolve your complaint immediately or you are not satisfied with their response, your complaint will be referred to the Network Insurance House Complaints Officer, acknowledged within 24 hours and managed in line with our internal complaints and disputes resolution process.

If you do not wish to speak with the representative who provided your initial service or product, you can contact Network Insurance House directly using the contact details provided.

If you require assistance when dealing with us such as language translation services, hearing or other special needs assistance please tell us. We are happy to provide further information about the support services available to you.

**We're here  
and ready  
to help**



**Email**

complaints@nih.com.au



**Website**

nih.com.au



**Post**

PO Box 3190

Tuggerah NSW 2259



**Phone**

1300 655 037

## Making a complaint to us

When you make a complaint or tell us about a problem or issue you are experiencing, please try to provide as much information as possible.

A complaint or dispute is an expression of dissatisfaction made to or about us, related to our products, services, staff or the handling of a complaint, where a response or resolution is implicitly expected or legally required.

**Our priority is to resolve your complaint as quickly and fairly as possible.**

**To achieve this, we will:**

- ✓ Acknowledge receipt of your complaint.
- ✓ Log your complaint and issue you with a unique reference number.
- ✓ Investigate the matter and request additional information or documentation, if required.
- ✓ Keep you informed regarding the progress of your complaint.
- ✓ Provide you with the name and contact details of the person handling your complaint
- ✓ Where possible, provide a resolution within 30 calendar days after first receiving your complaint

## Unresolved Complaints & Australian Financial Complaints Authority (AFCA)

If we are unable to resolve your complaint or you are not satisfied with our response, you may refer your complaint to AFCA.

Network Insurance House is a member of the Australian Financial Complaints Authority (AFCA). AFCA offers a free, independent external dispute resolution service. AFCA will examine your dispute and, if it is within its jurisdiction, seek to resolve it by liaising with you and Network Insurance House.

If the dispute cannot be resolved, AFCA can make a determination imposing binding sanctions on Network Insurance House after considering the available evidence. You still have your normal legal rights regarding any dispute.

You can contact AFCA by:

**Phone:** 1800 931 678  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Mail:** Australian Financial Complaints Authority  
 GPO Box 3  
 Melbourne VIC 3001  
**Web:** [afca.org.au](http://afca.org.au)

Due to the transfer of the financial services from Insurance House Pty Ltd AFSL 240954 the AFSL holder responsible for your complaint depends on when the service or advice was provided.

All complaints should be directed to us using our standard contact channels, as the team will triage the complaint to the legally responsible AFSL holder.



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1300 655 037

[enquiries@nih.com.au](mailto:enquiries@nih.com.au)

[nih.com.au](http://nih.com.au)

PO Box 3190, Tuggerah NSW 2259