



**GENERAL INSURANCE CODE OF  
PRACTICE AND COMPLAINT &  
DISPUTE HANDLING PROCESS**



**swann  
insurance**

protect what you love

# THE GENERAL INSURANCE CODE OF PRACTICE

Swann Insurance is a signatory to, and supports the General Insurance Code of Practice (code).

## The purpose and objectives of the code

The purpose of the code is to raise the standards of practice and service in the general insurance industry.

The code outlines minimum standards for insurers and their representatives in a number of areas including:

- initial enquiries in relation to insurance cover,
- buying and renewal of insurance,
- claims handling, and
- complaints and disputes.

The objectives of the code are:

- to commit us to high standards of service,
- to promote better, more informed relations between us and you,
- to maintain and promote trust and confidence in the general insurance industry,
- to provide fair and effective mechanisms for the resolution of Complaints and disputes between us and you, and
- to promote continuous improvement of the general insurance industry through education and training.

## **Which of our general insurance products does the code apply to?**

The code applies to all general insurance products sold by Swann Insurance.

## **Who monitors the code**

The code is administered by the Australian Financial Complaints Authority (AFCA). The AFCA is responsible for monitoring compliance with the code and operating an external dispute resolution scheme.



# OUR COMPLAINT AND DISPUTE HANDLING PROCESS

Swann Insurance has a well-deserved reputation for providing quality products, good customer service and for settling claims promptly and equitably.

However, if you are not satisfied with:

- one of our products,
- our service,
- our sales and marketing,
- changes made to your Premium or no claim bonus (if applicable),
- declined insurance,
- the service of our representatives or service providers,
- your claim,
- our handling of your personal information, or
- any other matter,

we have a process to help if you wish to make a complaint.

## THE PROCESS

The first thing you should do is call us on 1300 307 926.

If the staff member you speak to cannot help, your complaint will be automatically referred to a manager who will review it and respond to you. The response will usually be provided within 15 days from when you made your complaint to the Manager. If the manager cannot resolve your complaint you can request the complaint be referred to an internal Dispute Resolution Officer (DRO). The DRO will treat your complaint as a dispute. They will conduct a review of your dispute and provide you with a decision usually within 15 business days. Our Dispute Resolution Procedure is completely free of charge to all of our customers.

If you do not agree with the DRO's decision, you may wish to seek an external review of the decision. The DRO's letter outlining their decision will provide you with information on external review option(s), including, if appropriate, referring you to the dispute resolution scheme run by the AFCA.

### Additional information

If you would like more information about the code, or about what to do if you have a complaint, you can contact us:

- by telephone on 1300 307 926, or
- by writing to Swann Insurance, PO Box 14459 Melbourne VIC 8001.

# HOW TO CONTACT US

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