



We're committed to customer satisfaction

A guide on how we resolve your complaints

If you're not satisfied, tell us... we want to know so we can help!

Our goal is to have you as a loyal and happy customer. We want you to be completely satisfied in all your dealings with us.

Vero is committed to:

- ▼ listening to what you tell us
- ▼ being accurate and honest in telling you about our products and services
- ▼ communicating with you clearly, and
- ▼ resolving any complaints or concerns you have.

This is part of our commitment to the General Insurance Code of Practice. Please contact us if you would like to know more about the Code.

So if you think we have let you down in any way, or our service is not what you expect (even if through one of our agents*), please let us know so we can help.

How to tell us when you are not happy (or even if you just want to clarify something)...

You can tell us:

By phone

If you have a complaint please preferably phone the number on the back of your policy wording or call 1800 422 500 weekdays 8.30am to 5.00pm.

Here you can discuss your concern with one of our team members.

In writing

Send us the full details of your complaint, including any support documents and explain what you would like us to do: Locked Bag 9000, Chatswood NSW 2067.

In person

If you would like to come in to talk to us face to face, please call and we will arrange an appointment for a meeting.

* Agents can be authorised representatives, distributors, assessors or loss adjusters and investigators (and repairers or builders when we appoint them to provide their professional opinion to us).

What we will do...

When you first let us know about your complaint or concern:

- ▼ it will be handled by the person who has authority to deal with it; and
- ▼ this person will review your complaint, consider the facts and contact you to resolve your complaint as soon as possible, usually within 24 hours.

If the matter cannot then be resolved to your satisfaction, it will be referred to the relevant Operational Manager, who will contact you within 5 working days. If you are still not satisfied with the outcome, it will be referred to General Management. We will send you our final decision in writing within 15 working days from the date you first made your complaint.

If more information is required or we need to assess or investigate your complaint, we will agree a reasonable alternative timeframe with you.

Rest assured...

We are committed to answering any questions or resolving any concerns you might have.

And if your complaint remains unresolved...

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied you also have external dispute resolution options.

You can raise certain complaints directly with the Financial Ombudsman Service Ltd ("FOS")[^]. This is an independent body and its service is free to our customers. You must contact them within three months of receiving our final decision.

We agree to accept the FOS decision. You have the right to take legal action if you don't accept their decision. You can write to them at:

Financial Ombudsman Service Ltd
GPO Box 3
Melbourne 3001

or you can phone them on their national number 1300 780 808 (local call fee applies).

[^] The FOS is available to customers and third parties that fall within the Terms of Reference of the FOS. Where the FOS Terms of Reference do not extend to your dispute, we will give you information about other external dispute resolution options that may be available to you.