

# *P*roducts and services

*WFI's philosophy and practice has always been to provide you with the very best products and services. If either do not meet your expectations, we would like you to let us know.*

*We pride ourselves on the personal service provided by our local representatives and service providers. This gives you immediate access to people who can help you and ensures that we can try to resolve any issue quickly.*

*Your feedback will assist us to continually improve our service.*



## OUR COMPLAINTS HANDLING PROCEDURES

If you have any reason to complain, we will do everything possible to resolve the matter on your initial contact with us. If, however, we are unable to do so, we will investigate and respond to any complaint within 15 business days, provided we have all necessary information.

In the unlikely event a complaint is not resolved, it will be treated as a dispute and will enter our "Internal Dispute Resolution" (IDR) process. The matter will then be considered by an independent and impartial Officer of WFI with the appropriate experience, knowledge and authority to deal with it.

We will notify you of our final decision within 15 business days from the date your complaint enters WFI's IDR process, provided we have all necessary information.

We hope to be able to resolve any dispute within this time. However, if we must undertake investigation to secure additional information to enable us to make an informed decision, then we will keep you advised of the progress of our review at least every 10 business days, or at intervals agreed with you during the course of the investigation.

We may contact you to:

- clarify information that you have already supplied
- seek additional information from you
- advise you of any action or investigation we will be taking.

You can supply us with any additional information in support of the reasons for your complaint at any time.

Our Complaints Handling Procedures are available to a third party, but only if the matter is in relation to motor vehicle damage resulting from an accident for which the third party's vehicle is not insured.

To access our Complaints Handling Procedures simply contact your local WFI representative, Client Service Team or the responsible Operations Manager in your State with the details. You will find the contact details of your local WFI representative on your insurance schedules or letters from us, and those of the responsible Operations Manager in this brochure.

## OTHER OPTIONS

If you are not satisfied with our IDR decision, you may proceed with further action by utilising measures external to this process; for example, by seeking legal advice.

Alternatively, within 3 months of our letter advising you of our decision you can submit the matter to Insurance Ombudsman Service Limited for referral to The Insurance Ombudsman Service.

This is an independent national scheme for consumers aimed at resolving disputes between them and insurance companies or the company's representatives. Insurance Ombudsman Service Limited also provides free advice and information about any general insurance matter.

When notifying you of our IDR decision, we will advise you if your status and the nature of your dispute qualifies for consideration by The Insurance Ombudsman Service, as some restrictions do apply.

Access is free to consumers who have a dispute with their insurance company. However, a fee may apply to third parties who access this service.

We agree to accept decisions of The Insurance Ombudsman Service where the dispute does qualify. If, however, you do not accept the decision, you still have the right to take legal or other action.

Insurance Ombudsman Service Limited is the secretariat to The Insurance Ombudsman Service which can be contacted at:

Insurance Ombudsman Service Limited  
PO Box 561, Collins Street West  
Melbourne VIC 8007

Telephone 1300 780 808 (local call fee applies).

## OUR COMMITMENT TO YOU

Whilst the procedures outlined in this brochure are designed to help you if you feel you have a complaint or dispute, we would expect this to be a very rare event. Indeed, WFI takes great pride in the fact that it has traditionally had one of the industry's lowest levels of referral to Insurance Ombudsman Service Ltd.

We believe this record speaks for itself and is, we trust, a reflection of the excellence in service standards that we are committed to maintain.

WFI adheres to the General Insurance Code of Practice, which was developed by the Insurance Council of Australia (ICA). More information on the Code of Practice can be found on our website at [www.wfi.com.au](http://www.wfi.com.au).

Our service is the cornerstone of our business and we strive for continuous improvement. If you have any sort of problem please tell us straight away and we will do our very best to help.



## CONTROL OFFICES

### WFI OPERATIONS MANAGERS

#### Queensland, New South Wales and A.C.T.

Level 2, Toowong Tower, 9 Sherwood Rd,  
Toowong QLD 4066

Postal address:

PO Box 712, Toowong QLD 4066

Ph: (07) 3721 5100, Fax: (07) 3871 0776

#### Victoria, Tasmania and South Australia

715 Swanston St, Carlton VIC 3053

Postal address:

PO Box 421, Carlton VIC 3053

Ph: (03) 9342 1200, Fax: (03) 9347 7670

#### Western Australia

184 Railway Parade, Bassendean WA 6054

Postal address:

Locked Bag 1, Bassendean WA 6934

Ph: (08) 9273 5333, Fax: (08) 9378 2172

#### HEAD OFFICE

##### WFI TECHNICAL SERVICES

184 Railway Parade, Bassendean WA 6054

Postal address:

Locked Bag 1, Bassendean WA 6934

Ph: (08) 9273 5333, Fax: (08) 9279 4319

HANDLING COMPLAINTS AND  
DISPUTE RESOLUTION

OUR COMMITMENT  
TO YOU



WESFARMERS FEDERATION  
INSURANCE LIMITED

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