



Complaints and Dispute Resolution

Your Guide to Complaints
and Dispute Resolution

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Handling your Complaint

Your feedback is important to us. Our aim is to provide you with quality products and consistently great service experiences. If you have a complaint about one of our products or about the service you have received either from us directly or from one of our partners or suppliers, we would like to hear about it and to have the opportunity to resolve it for you.

If you have a complaint

If you have a complaint that relates to our products, services, or the conduct of our representatives such as our employees, loss adjusters, loss assessors, investigators, collection agents or claims team, please contact us.

Our complaints handling process varies depending on whether it relates to:

- TIO Personal, Commercial and Business Insurance
- TIO Workers Compensation
- Motor Accident Compensation Scheme (administered by TIO)

When we receive your complaint, we will:

- ✓ acknowledge that we have received your complaint
- ✓ log your complaint and provide you with a complaint reference number
- ✓ keep you informed of the progress of your complaint
- ✓ provide you with the name and contact information of the person or team handling your complaint
- ✓ work with you to resolve the complaint as soon as we possibly can

Our priority is to resolve your complaint as quickly and fairly as possible and to do this, it will be handled by a team member with the appropriate authority, knowledge and experience to address the concerns you have raised. This will not be the person whose decision or conduct is what your complaint is about.

TIO General Insurance

Complaints related to your Home, Landlord, Car, Caravan/Trailer, Motorcycle or Business Insurance.

We will respond to your complaint within 30 calendar days of receiving it. We will respond in writing if:

- Your complaint is about a declined claim, the value of a claim or about financial hardship;
- We haven't resolved your complaint to your satisfaction by the end of the fifth business day after your complaint was received by us; and
- You have requested a response in writing

We will keep you informed of the progress of your complaint at least every 10 business days (unless you agree on an alternative time frame).

To assist us in resolving your complaint we will only ask for, and rely on, information that is relevant to our decision. If you ask us for this information, we will provide this to you within 10 business days.

While our aim is to provide you with a resolution to your complaint as soon as possible, if we are not able to make a decision or resolve your complaint within 30 days, then before this deadline passes we will let you know the reasons for the delay and about your right to take your complaint to AFCA. Further information, and AFCA's contact details are provided below.

Allianz Australia Insurance Limited trading as Territory Insurance Office is a subscriber to the General Insurance Code of Practice (Code) and supports its principles of value, transparency, trust, integrity, respect, fairness and accessibility. Contact us or visit: www.insurancecouncil.com.au for more information.

External Dispute Resolution

TIO General Insurance

We are part of an independent external dispute resolution scheme administered by the Australian Financial Complaints Authority (AFCA). The scheme is for customers and third parties as allowed under its Rules. Its final determinations are binding on us.

For general insurance matters, you can take your Complaint to AFCA at any time, if you are unhappy with the complaint resolution, or if we do not resolve your Complaint within 30 calendar days after we first received your Complaint. This applies even if we are still considering your complaint/dispute.

AFCA will not consider a complaint/dispute unless it is lodged before the earlier of the following time limits:

- within 2 years of the date of our final IDR response; and
- within 6 years of the date when you first became aware (or should reasonably have become aware) that you suffered the loss.

However, AFCA may still consider a complaint/dispute lodged after either of these time limits if it considers that exceptional circumstances apply. Refer to AFCA website for more detail.

AFCA's contact details are:

The Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001
1800 931 678
www.afca.org.au info@afca.org.au

TIO Workers' Compensation

Complaints relating to workers' compensation are managed as per the NT WorkSafe's Best practice guidelines for approved insurers and self-insurers.

Step 1

Contact the TIO Claims Manager you have been dealing with to discuss your concerns or phone 8982 8333.

Let us know what the problems are, and we will attempt to resolve them as quickly as possible.

Step 2 - Internal Dispute Resolution Process (IDRP)

If the matter is not resolved to your satisfaction, you can request for your dispute to be referred for internal review. To do so, put your response in an email to - uwwc.idrp@tiofi.com.au

Make sure to specifically reference your request for the decision to be reviewed.

The claim will be reviewed by a person who was not involved in the original decision making process. You will receive a response within five working days.

Step 3

If at the conclusion, you wish to take the matter further, you can apply to NT WorkSafe to have the dispute referred to mediation. You can do this by completing an Application for mediation form.

Requests for mediation must be in writing and provided to NT WorkSafe by:

Hand delivery:

NT WorkSafe

First floor
Building 2,
Darwin Corporate Park
631 Stuart Highway,
Berrimah, NT

NT Post:

Request for Mediation GPO Box 3200
Darwin NT 0801
Email: mediationworksafe@nt.gov.au

You are not obligated to use Allianz's Internal Dispute Resolution Process and choosing to do so does not affect your right to request mediation through NT WorkSafe

Motor Accident Compensation Scheme

If you have received written notice advising of a decision about your entitlement to MAC Scheme benefits, that you do not agree with, here are the options and steps to follow:

Step 1

As the first step, you can request an internal review which often resolves any issues quickly.

An internal review request must be made within 30 days of being advised of the original decision.

An internal review is undertaken independently by a senior TIO MAC specialist who has not been involved in the original decision or management of your claim.

All available information will be considered, as well as any new information provided by you, if you would like this to be considered.

There is no cost for an internal review and TIO MAC aims to complete the review within 21 days.

An internal review is optional. If you prefer you can ask for a designated person review.

To request an internal review, please complete the internal review form and:

- mail to GPO Box 770 Darwin NT 0801, or
- email it to macreview@tiofi.com.au;

Legislated timeframes

A request for an internal review does not extend the legislated timeframes for a designated person review.

If, after an internal review, you wish to request a designated person review, the request must be made within 90 calendar days of receipt of the original decision irrespective of the internal review process.

Step 2

If you are not satisfied with the outcome of an internal review, or you do not want an internal review, you can apply for a “Designated Person” review. This is a legislated review process under the Motor Accidents (Compensation) Act 1979 that has specific time limits.

A request for a designated person review must be received within 90 calendar days of when you received the original notice of decision or from the date when you became aware of the decision.

A designated person is a qualified person who has been appointed by the Northern Territory Treasurer to conduct an independent review of MAC Scheme benefits decisions. The designated person will not have been involved in the original decision or the management of your claim.

There is no cost for a designated person review, which will be completed within 30 business days. If the designated person asks you to provide additional information, the time period may be extended to allow for this.

The outcome of a designated person review may be to change, overturn or uphold the original decision.

To request a designated person review please complete the [designated person review form](#) and return it by:

- email to macreview@tiofi.com.au; or
- mail to GPO Box 770 Darwin NT 0801

Step 3

If you are unsatisfied with the decision made by the designated person review, you may lodge an appeal to the Motor Accidents (Compensation) Appeal Tribunal where the matter will be considered by a Supreme Court Judge under section 28 of the Motor Accidents (Compensation) Act 1979.

An appeal to the Tribunal is a final review of the claim’s decision and must be made within 28 calendar days from when you receive the designated person’s decision. Appeals lodged outside this timeframe may not be accepted.

There may be legal costs associated with Tribunal appeal and you should consider seeking legal advice on both the process and potential costs.

The Northern Territory Law Society will be able to provide you with the names of legal practitioners who are qualified to provide legal advice on your MAC claim. They can be contacted on 08 8982 5104.

For more information about the Tribunal, the necessary forms and procedures to follow please see [https://supremecourt.nt.gov.au/lawyers#Motor-Accident-\(Compensation\)-Appeal-Tribunal](https://supremecourt.nt.gov.au/lawyers#Motor-Accident-(Compensation)-Appeal-Tribunal)

Use of your information

We only ask for, and take into account, relevant information when deciding on your complaint/dispute.

You can seek access to information about you that we have relied on in assessing your complaint/dispute and correct any mistakes or inaccuracies.

In special circumstances, we may decline to release this information, e.g. if it is protected from disclosure by law, including by privacy legislation, where a claim is being or has been investigated, where the release of it would prejudice us in relation to a dispute about your insurance cover or your claim or in relation to your complaint/dispute (subject to limited exceptions). However, we will not do so unreasonably and we will give you reasons and provide them in writing on request along with details of our complaints process.

Where an error or mistake in handling your complaint/dispute is identified, we will immediately initiate action to correct it.

Privacy Complaints

Our Privacy Policy also applies to the way we handle your personal information and it is available from tiofi.com.au or by contacting us on 131 846.

If you believe we have not met our privacy obligations you may lodge a complaint by contacting us. If we do not respond to your complaint within 30 days or if you are not happy with our response, then you have the right to take the matter to the Office of the Australian Information Commissioner. Their contact details are:

Office of the Australian Information Commissioner

GPO Box 5288
Sydney NSW 2001
1300 363 992
enquiries@oaic.gov.au

For enquiries
call 131 846
visit tiofi.com.au

