

# Complaints and Dispute Resolution



## Your Guide to Complaints and Dispute Resolution

Information is current as at 5 October 2021

# 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 TIO 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](http://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](http://www.afca.org.au)

[info@afca.org.au](mailto:info@afca.org.au)

## TIO Workers Compensation

Complaints relating to workers compensation are managed as per the NT WorkSafe complaint standards guide.

### Step 1

Contact the TIO team member you have been dealing with to discuss your concerns, or phone 8982 8333.

Let us know what the problem is and we will attempt to resolve it as quickly as possible.

### Step 2

If the matter is not resolved to your satisfaction, you can request for your dispute to be referred for internal review – please put your response in writing and email: [ntwc.claims@tiofi.com.au](mailto:ntwc.claims@tiofi.com.au)

Please specifically reference your request for the decision to be reviewed.

The claim will be reviewed by a person independent of the original decision making process and a five (5) working day time frame applies.

### 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 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

Darwin Plaza Building

41 Smith Street, The Mall

Darwin NT 0800

Post:

Request for Mediation

GPO Box 3200

Darwin NT 0801

Email: [mediationworksafe@nt.gov.au](mailto:mediationworksafe@nt.gov.au)

## Motor Accident Compensation Scheme

If you have received a Notice of Decision from TIO relating to your entitlements and benefits under the NT Motor Accidents (Compensation) Act that you do not agree with, there are a number of ways that you can seek a review.

### Step 1

You can request to have a claim decision independently reviewed.

The review will be undertaken by a Senior Review Officer who has not been involved in the original decision or management of your claim.

An internal review is an optional step which can often resolve issues quickly. There is no cost for an internal review and TIO aims to complete these reviews within 30 working days.

All available information will be considered, as well as any new information provided by you.

To request an internal review, complete the internal review form and send it by email to [macreview@tiofi.com.au](mailto:macreview@tiofi.com.au)

Please note that applying for an internal review does not change the timeframes to apply for a Designated Person review (refer to Step 2), being 90 calendar days from the date of receipt of the notice of decision.

### Step 2

If you are not happy with the outcome of an internal review, or you do not wish to ask for an internal review, you can apply for a “Designated Person” review.

This is a formal review under the Motor Accidents (Compensation) Act. A “Designated Person” is a person qualified to conduct an independent review of a claims decision.

The Designated Person will not have been involved in the original decision or the management of your claim.

You must make a request within 90 calendar days of receipt of the original Notice of Decision or, if no notice was given, from when you became aware of the decision (note: the 90 day time limit cannot be extended even in the event an informal review is undertaken as outlined in step 1).

Within 30 working days of receipt of your request, the Designated Person will review the original decision and all relevant information and either change, overturn or uphold the decision. The Designated Person may ask you to provide additional information to assist them in the review process. In this case, the 30 working day time period can be extended to allow for this.

### Step 3

If you remain unhappy with the outcome of the Designated Person review you may lodge an appeal to the Motor Accidents (Compensation) Appeal Tribunal under section 28E of the Motor Accidents (Compensation) Act.

You must lodge an appeal with the Tribunal within 28 calendar days from when you receive notice of the Designated Person's decision or, if no notice was given, within 90 calendar days of you becoming aware of the decision.

If you do not appeal within this timeframe you may not be able to have the decision reviewed by the Motor Accidents (Compensation) Appeal Tribunal.

There may be legal costs associated with a Tribunal Appeal and you should consider seeking legal advice on both the process and the possible costs.

The NT Law Society will be able to provide you with legal practitioners who are qualified to provide legal advice on your Motor Accident (Compensation) claim.

They can be contacted on 08 8981 5104.

## 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](http://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 5218  
Sydney NSW 2001  
1300 363 992  
[enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

For enquiries  
call 131 846  
visit [tiofi.com.au](http://tiofi.com.au)

