



### **Internal and External Dispute Resolution Guidelines**

IRT Insurance is proud of its service standards and supports the General Insurance Code of Practice. If you have a concern about the insurance policy, a claim decision, the service of IRT Insurance or an investigator, in the first instance we have an Internal Dispute Resolution (IDR) process in place to deal with any complaint you may have.

Please contact our Complaints Officer, Mrs Lyn Dressing, at IRT Insurance who will immediately deal with the matter. You can contact us by phone, email or in writing.

Our Complaints Officer will review the matter and will endeavour to reach a satisfactory outcome within 15 working days. We will keep you informed about how we handle your complaint and provide you with reasons for our decisions. If we require further information to determine or resolve your complaint, then we will inform you of this and agree with you an appropriate time frame, keeping you informed of the progress.

If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you have the right to refer the matter to an External Dispute Resolution service.

IRT Insurance is a member of the **Australian Financial Complaints Authority (AFCA)**; AFCA is an ASIC-approved company specifically set up to handle any dispute or conflict resolution between consumers and insurance companies. Contact details for AFCA are as follows:

#### **The Australian Financial Complaints Authority**

GPO Box 3  
MELBOURNE VIC 3001

Telephone: 1800 931 678 (cost of a local call)

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

Website: [www.afca.org.au](http://www.afca.org.au)

Any claim or dispute will be subject to the laws of Victoria, Australia.