



OUR PRIVACY POLICY

We are committed to implementing and promoting a **privacy policy**, in accordance with the Privacy Act 1998 (Cth) and the Australian Privacy Principles, which will ensure the privacy and security of your personal information. It also deals with how you can complain about a breach of the privacy laws and how you can access the personal information we hold and how to have that information corrected.

A copy of our privacy policy is available on request.

A copy is also available on our website, **www.ibinsurance.com.au**.

If you wish to look at your file, please ask us and we will arrange for you to do so.

COMPLAINTS AND DISPUTE PROCESS

I.B Insurance Brokers are committed to meeting if not exceeding our client's expectations.

If you have a complaint, please contact us, and tell us about your complaint. We will do our best to resolve it quickly. If your complaint is not satisfactorily resolved within 5 business days, please refer the matter to our Internal Disputes Resolution Officer: -

Geoff Clerke on **66515522** or e-mail **geoff@ibinsurance.com.au**

or you can put your complaint in writing by post to

IB Insurance Brokers, PO Box 2020,
Coffs Harbour, NSW 2450.

We will try and resolve your complaint quickly and fairly.

IB Insurance Brokers is a member of the **Australian Financial Complaints Authority (AFCA)**

If your complaint cannot be resolved to your satisfaction by us within 30 days, you have the right to refer the matter to AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. Please Note: there a time limits applicable to the lodgement of a complaint with AFCA. Please call AFCA to confirm the date by which your claim must be lodged and if your dispute falls within their guidelines.

AFCA can be contacted at:

Mailing Address: Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001

Phone: - 1800 931 678,

email **info@afca.org.au** or on their website **www.afca.org.au** .

Should your complaint relate to a claims matter, or the outcome of your claim is not what you expected please contact us and tell us about your complaint. With your permission we will submit your complaint to the insurer and should the complaint not be resolved it can then be submitted to the insurers Internal Disputes Resolution team for further review. Should the complaint still not be resolved to your satisfaction you have the right to refer the matter to the **Australian Financial Complaints Authority (AFCA)**

(Contact Details as per above)