

## Do you have a complaint?

We'd like to hear about it – whether it's a complaint about our service or a claim.

We'll work with you to resolve it through the process below.

### 1. Let us know your concerns

Get in touch with one of our customer service consultants about your concerns, and they'll do their best to resolve them. When you make your complaint please provide as much information as possible. We aim to resolve all complaints as soon as possible, however, where we can't resolve your concern immediately we'll resolve it within a reasonable period.

Call us on 1800 997 810 or +61 2 9997 4810 or visit [www.chitravelinsurance.com.au](http://www.chitravelinsurance.com.au) for more options to get in touch.

### 2. Escalate your complaint

If we haven't resolved your complaint, or if you are not satisfied with how we've tried to resolve it, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist.

**Postal address:** CHI Travel Insurance, Po Box 495, Mona Vale NSW 2103

**Email:** [compliance@chitravelinsurance.com.au](mailto:compliance@chitravelinsurance.com.au)

**Phone:** 1800 997 810 or +61 2 9997 4810

The Dispute Resolution Specialist will keep you informed of the progress of your complaint every 10 days and provide in writing the final decision, unless they've requested an extension from you, and you've agreed to give us more time.

### 3. Seek external review

If you are not happy with the final decision, or if we've taken more than 30 days to respond to you from the date you first made your complaint, you may contact the Australian Financial Complaints Authority (AFCA) at:

**Phone:** 1800 931 678

**Postal address:** GPO Box 3, Melbourne VIC 3001

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

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

The AFCA service is provided to you free of charge. A decision by AFCA is binding on us but is not binding on you. You have the right to seek further legal assistance.

### What if I need help?

**Email**

[compliance@chitravelinsurance.com.au](mailto:compliance@chitravelinsurance.com.au)

**Telephone**

02 9997 4810 or 1800 997 810

**Post**

CHI Travel Insurance, Po Box 495, Mona Vale NSW 2103