

# A Guide to Resolving Complaints

Lumley Special Vehicles is issued by WFI Insurance Limited ABN 24 000 036 279 (WIL, we, us, our). WFI Insurance Limited are committed to the General Insurance Code of Practice (Code) and the Australian Privacy Principles (APP) of the Privacy Act 1988 (Cth) (the 'Act').

The Code enhances standards of service, relations between insurers and customers and the resolution of complaints. The Code covers the purchase of insurance, claims, complaints and dispute resolution. In the event of a catastrophe every effort will be made to comply with the Code, if practical. Where your claim is resolved within one month of such a catastrophe, you can request a review of the claim within twelve months of its settlement, if you consider the assessment was not complete or accurate. You may obtain a copy of the Code at [www.codeofpractice.com.au](http://www.codeofpractice.com.au)

We handle your personal information in accordance with the APP, our Privacy Policy and our Privacy Statement. A copy of the APP can be obtained from the Office of the Australian Information Commissioner (OAIC) at their website [www.oaic.gov.au](http://www.oaic.gov.au). The APP set out the purpose for which your personal information can be collected, used, disclosed, stored, maintained, accessed, corrected and how personal information will be handled outside Australia. You can obtain a copy of our Privacy Policy by contacting us or at our website: [www.lsvinsurance.com.au](http://www.lsvinsurance.com.au). Your policy documents may also set out how we will collect, disclose and use your personal information and how you can access it.

## How we will assist you

We have a confidential national complaint and dispute resolution process in place which may be accessed by: our customers; those having difficulty in paying a debt due to us as a result of loss or damage caused to our insureds and uninsured drivers involved in an accident with one of our customers. All complaints and disputes will be handled in a fair, transparent and timely manner. We will only take account of relevant information.

If you have any questions or to access our complaint and dispute resolution process, please contact our Contact Centre on 133 578.

If you have any questions concerning the complaints and disputes process, you may contact our Technical Disputes Resolution Manager on 02 9248 8120.

## Complaints

A complaint is an expression of dissatisfaction with our products or services or the manner in which personal information is managed, where a response is expressly or impliedly required by you. The complaints process has two distinct steps. Within one business day of receiving your complaint we will try to resolve it to your satisfaction and if not escalate it to a manager who has five business days to try to resolve the complaint. This may be extended by a further ten business days with your agreement where further investigation and evidence is required.

If you do not agree to an extension we will treat your complaint as a dispute. The manager's decision will be communicated to you in writing and provide details of your right to take the complaint to an Internal Dispute Resolution (IDR) Officer and there after to the Financial Ombudsman Service (FOS) or in the case of a privacy complaint to the OAIC.

## Disputes

A dispute is an unresolved complaint. If you inform us that you want your complaint to be the subject of a final IDR decision, then a review will take place and our final decision will be provided to you in writing within 15 business days. If further enquiries, evidence or investigation

are required we may with your consent extend this period by a further ten business days. Our final decision letter will detail your right to take the dispute to the FOS, or in the case of a privacy complaint the OAIC.

## Reviews by the Financial Ombudsman Service

In the case of non-privacy complaints and disputes, we will inform you of your right to take the matter to the FOS, together with its contact details and the time limit for applying to the FOS. In addition if the time taken to resolve your complaint or dispute is greater than 45 days you have the right to take the matter to the FOS.

The FOS is an independent dispute resolution body approved by the Australian Securities and Investments Commission provided free of charge to you. We are bound by FOS' determinations, provided the dispute falls within the FOS' Terms of Reference (ToR), but you are not so bound. You have two years from the date of our final decision letter to apply to the FOS for a determination. You may access the FOS' services by contacting them at:

**The Financial Ombudsman Service,**  
GPO Box 3, Melbourne, Victoria 3001.

**Telephone** 1300 780 808      **Website** [www.fos.org.au](http://www.fos.org.au)  
**Email** [info@fos.org.au](mailto:info@fos.org.au)

If a matter falls outside the ToR you may be able to seek redress elsewhere, for example by taking proceedings in a court or tribunal.

You also have a right in limited circumstances to have your privacy complaint determined by the FOS where the complaint forms part of a wider dispute between you and us or when the privacy complaint relates to or arises from the collection of a debt.

## Reviews by the Office of the Australian Information Commissioner

In the case of a privacy complaint or dispute, following decisions by a manager and an IDR Officer, we will inform you of your right to take this matter to the OAIC, its contact details and the time limit for application. If you have not received a response to your complaint within 30 days, then you have the right to take the matter to the OAIC.

The OAIC is the independent statutory body given the responsibility of complaint handling under the Act. The OAIC will investigate and where necessary, make a determination about your complaint, if it is covered by the Act. You have 12 months from the date you became aware of your privacy issue to lodge your complaint with the OAIC. You may access the OAIC's services by contacting them at:

**Office of the Australian Information Commissioner**  
GPO Box 2999, Canberra, ACT 2601

**Telephone** 1300 363 992      **Website** [www.oaic.gov.au](http://www.oaic.gov.au)  
**Email** [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

## Contact Us

It's easy to get in touch with us. Our contact details are:

### **Lumley Special Vehicles**

PO Box 16042, Collins St West, Victoria 8007.

**Telephone** 133 578      **Website** [www.lsvinsurance.com.au](http://www.lsvinsurance.com.au)  
**Email** [enquiries@lsvinsurance.com.au](mailto:enquiries@lsvinsurance.com.au)