

Client Care Guide

Managing your concerns

About this guide

Genus Life Insurance Services (Genus) complies with The Life Insurance Code of Practice (the Code).

The objectives of the Code are to ensure that we:

- Deliver a high standard of customer service throughout your relationship with us
- Continuously improve the services we offer you
- Communicate with you in plain language unless medical or other technical terminology is needed
- Seek to increase consumer trust and confidence in the life insurance industry.

Genus follows and complies with the Code, as the insurance policies we administer are issued by Australian Life Insurers who are bound to comply with the Code's standards and principles.

The Code deeply resonates with Genus' own values which has been built around the principles of Clarity and Transparency, Fairness and Respect, Honesty, Timeliness and Plain Language.

As part of Genus' commitment to the Code, we have developed Client Guides that set out the standards you can expect from our services every step of the way.

This guide sets out the procedure for how we will deal with and resolve clients' concerns and complaints.

Managing your concerns

If you have a complaint about your Genus policy or the service we've provided (including our obligations under the Life Insurance Code of Practice) please contact us to let us know your concerns.

We will not discourage you to make a complaint and if you make a complaint to us and we are unable to resolve it when you first contact us, we will explain our complaints process to you and we will tell you how you can access the Life Insurance Code of Practice.

We will do all we can to resolve your complaint as quickly as possible. All complaints are handled by the Genus Client Care team.

They will contact you within 1 business day of receiving your complaint and will aim to resolve your complaint within 5 business days and no later than 30 calendar days.

There are several ways you can contact the Client Care team to register your complaint.

- Online** Complete the online complaint registration form on our website at;
www.genuslifeinsurance.com.au/complaints and submit your complaint directly to our Genus Client Care Team.
- Email** clientcare@genuslifeservices.com.au
- Phone** Call the Genus Client Care team on **02 8279 2965** 8.00am-6.00pm Mon-Fri (AEST)
- Mail** GPO Box 2548, Sydney NSW 2001

To assist us deal with your complaint quickly, please include the following information:

- Your name and contact details, including your daytime phone number and email address
- Details of your complaint
- Your desired complaint resolution

Our Client Care Team will do the following:

- Acknowledge your complaint within 1 business day or as soon as practicable;
- Will give you the name and contact details of the person assigned to or dealing with your complaint;
- Listen to and review your complaint and confirm the nature of your complaint with you;
- Will only ask for and rely on information relevant to our investigation into your complaint and our response.
- Outline the actions to be taken by us to consider or investigate your concern along with any actions Required by you to resolve your complaint;
- When possible, provide you with an agreed time frame to get back to you;
- Oversee the internal investigation at Genus to review your complaint and if we find any errors or mistakes have been made in the handling of your matter then we will address these promptly;
- Check if you require any additional support in progressing your complaint and provide you with options for that support;
- Provide you with regular updates on the progress of your complaint; and
- Provide written confirmation (when required) of the resolution of your complaint.

The process we follow will be different depending on the type of complaint you may have.

- If your complaint relates to the **ongoing administration of your insurance cover** including paying your premium and billing, then our Client Care Team will refer your complaint to our Operations team who will assist us in investigating and resolving your complaint.
- If your complaint relates to the **processing of a claim** including our claim requirements or our claim decision, then our Client Care Team will raise your concern with our Claims team. If required, we can raise your complaint with the Claims Review Committee and/or escalate your complaint to the Chief Risk Officer.

Timeframes and decision making

We will only close your complaint within **5 Business Days** of receiving it, if we have:

- a) Resolved your complaint to your satisfaction
- b) Given you an explanation and/or apology where we cannot take further action to reasonably address the complaint
- c) Verified that your complaint is not about hardship, a declined insurance claim, the value of an insurance claim or a superannuation trustee's decision, or you have not asked for a response in writing.

If the complaint takes longer than 5 business days to resolve, we will attempt to finalise our decision and respond to your complaint in writing within **30 calendar days**.

Our written response will include:

- a) the action taken to resolve the complaint or the reasons for our decision;
- b) identifying and addressing the issues raised in the complaint with a summary of the information relied on;
- c) that you can ask us for a copy of documents and information relied on in assessing your complaint, and
- d) that you have the right to take your complaint to an External Dispute Resolution Body if you are not satisfied with our decision, along with how to contact them and any time limit for doing so.

Should you wish to be provided with documents and information that we have relied on in assessing your complaint these will be provided to you, or your doctor, within **10 business days**.

If the review of your complaint is likely to take longer than **30 calendar days**, we will let you know and attempt to agree a longer time frame with you. If you agree to that longer timeframe, then we will work within that timeframe keeping you updated along the way.

If you do not consent to a longer timeframe, or we are not able to resolve your concern to your satisfaction, you can raise your complaint with our independent External Dispute Resolution service, Australian Financial Complaints Authority (AFCA),

Australian Financial Complaints Authority

If we can't resolve your concern or complaint to your satisfaction, you can refer the matter to the Australian Financial Complaints Authority (AFCA)

Australian Financial Complaints Authority
GPO Box 3
MELBOURNE VIC 3001
Telephone: 1800 931 678 (free call)
Email: info@afca.org.au
Website: www.afca.org.au

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You have two years from the date of an Internal Resolution Dispute response from Genus to refer your matter to AFCA. Please refer to AFCA's website for more information.

AFCA will investigate your complaint and make a determination that is binding on us.

Do you need assistance with lodging your complaint?

If you are deaf or have a hearing or speech impairment, you may wish to contact the *National Relay Service* on 1300 555 727 or via their website at <https://www.infrastructure.gov.au/media-communications-arts/phone/services-people-disability/accesshub/national-relay-service>

If you require translation and interpretation services, including those for indigenous languages please contact *Speak Your Language* on 1300 000795 or via their website at <https://translationsandinterpretations.com.au/>

To protect your privacy, you will need to give us either verbal or written confirmation that you have authorised another person or entity to assist you with your complaint. You can amend or withdraw this authorisation at any time

Please visit our website at <https://www.genuslifeinsuranceservices.com.au/How-can-we-support-you> to access a number of other services including external support services available.

If you have any questions please:

Call: 1300 88 44 88 between 8.00am-6.00pm Mon-Fri (AEST),

Email: enquiry@genuslifeservices.com.au

Mail: Genus Life Insurance Services GPO Box 2548, Sydney NSW 2001