

Use of your Information

We only ask for, and take into account, relevant information when deciding on your complaint.

You can seek access to information about you that we have relied on in assessing your complaint and correct any mistakes or inaccuracies.

In special circumstances or where a claim is being or has been investigated, we may decline to release this information (eg: if prohibited by privacy legislation or other law, or where the release of it would prejudice us in relation to your complaint) but we will not do so unreasonably and we will give you reasons and provide them in writing on request.

Where an error or mistake in handling your complaint is identified, we will immediately initiate action to correct it.

Our Privacy Policy also applies to the way we handle your personal information, this is available by contacting **KT Insurance on 1800 582 582**.



Complaints Process

KT Insurance

PO Box 582 Preston VIC 3072

Level 3, 340 Bell Street, Preston Vic 3072

t: 1800 582 582 | f: (03) 8480 2200

e: info@ktinsurance.com.au

Date 05 October 2021

A.C.N. 057 816 172 | A.B.N. 48 057 816 172 | AFS LICENCE NO: 246937

[ktinsurance.com.au](https://www.ktinsurance.com.au)

Resolving Complaints Easily

We strive to do things the right way and keep our customers happy. If you have a complaint about our products or services, our objective is to resolve it in a fair, transparent and timely manner.

If you have a Complaint

Regardless of whether the complaint involves our staff, loss adjuster, assessor, investigator, Authorised Representative or the services we provide, please contact us.

Complaint Process for General Insurance

For general insurance matters we will endeavour to respond to your complaint within 10 business days.

We will keep you informed of the progress of our response to your complaint.

If we cannot respond to your dispute within that period, because further information, assessment or investigation is required; we will discuss reasonable alternative timeframes with you.

If we can't agree on alternative timeframes, you may be able to take your dispute to the external dispute resolution scheme noted below, subject to its terms/rules.

Where we have not resolved it within 5 business days we will respond to your dispute in writing giving reasons for our decision.

If we are not able to resolve your complaint/dispute to your satisfaction, within 30 days from when we first became aware of your complaint, you can refer the matter to the independent External Dispute Resolution Scheme referred to below.

External Dispute Resolution Scheme

We are a member of an External Dispute Resolution Scheme (EDR). It is approved by the Australian Securities and Investment Commission (ASIC) and reviews disputes that fall within its terms/rules. Its final determinations are binding on us.

The Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

The above EDR scheme will not consider a complaint/dispute unless it is lodged before the earlier of the following time limits:

- within 2 years of the date of our final IDR response; and
- within 6 years of the date when you first became aware (or should reasonably have become aware) that you suffered the loss.

However, the EDR scheme may still consider a complaint lodged after either of these time limits if it considers that exceptional circumstances apply.

Please see the EDR scheme terms/rules for details.

Further if our review is unable to resolve your Privacy Dispute satisfactorily, you may apply to the Australian Information Commissioner to have your complaint investigated. For more details about how you can lodge a complaint with the office of the Australian Information Commissioner call the commissioner hotline on **1300 363 992**.

