

Our commitment to our customers - Vulnerable Customers

We have policies and processes in place, including training for our employees, to support customers experiencing vulnerability which may be due to a range of factors such as:

- age
- disability
- mental health conditions
- physical health conditions
- family violence
- language barriers
- literacy barriers
- cultural background
- Aboriginal or Torres Strait Islander status
- remote location or
- financial distress.

Please tell us if you or someone acting on your behalf needs additional support or assistance so that we can work with you to identify how best to provide that support.

If you need support to meet identification requirements, then we will take reasonable measures to support you.

If you need an interpreter, we will provide you access to one where practicable.

Our insurance products comply with relevant State or Territory anti-discrimination requirements and we will treat people with any past or current mental health condition fairly.

Complaints resolution process

If you have a complaint about your claim or the service you have received from us, please contact us directly on 1300 728 012, email us at customer-relations@travelinsurancepartners.com.au or write to us at: Travel Insurance Partners, PO Box 168 North Sydney, NSW, 2060, Australia.

What we will do

When you first let us know about your complaint or concern, we will listen to you, consider the facts and respond to you within 5 business days. Provided we have the information we need, we will advise you of the outcome of this review and detail the reasons for our decision, within 5 business days of receiving the complaint.

If you are not satisfied with our response you may have the matter reviewed through our internal complaint review process, which is free of charge. This may be conducted by Travel Insurance Partners' Internal Dispute Resolution Officer or referred to their delegate at Zurich Australian Insurance Limited. If you request your complaint to be reviewed and we have all the information required, we will respond, in writing within 15 business days of the day you advised us that you wished to have the matter reviewed by our internal complaint review process.

Our final review and decision will not exceed 30 calendar days from the date you first made your complaint to us. If we cannot meet this timeframe because additional information or investigation is required, we will notify you within the 15 business days and seek to agree an alternative timeframe with you. We will keep you informed of the progress of your complaint at least every 10 business days.

External Dispute Resolution

We subscribe to the independent External Dispute Resolution scheme administered by the Australian Financial Complaints Authority (AFCA), which is available to customers and third parties who fall within the AFCA Complaint Resolution Scheme Rules. If our decision on your complaint does not resolve your complaint to your satisfaction, or if we do not resolve your complaint within 30 calendar days of the date we first received your complaint, you may refer your complaint to AFCA. If you wish to do so, you should refer your matter to AFCA as early as possible, as time limits can apply. If AFCA advises you that they cannot assist you, you can seek independent legal advice or access any other External Dispute Resolution options that may be available to you, for example by contacting the Department of Fair Trading, your solicitor or local court as you may be able to have the matter resolved by:

- Small Claims Court or Tribunals
- formal legal proceedings out of the District or Supreme Courts
- mediation.

Contact details for AFCA:

Online: www.afca.org.au

Email: info@afca.org.au

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

Phone: 1800 931 678

Your privacy

We collect, use, process and store Personal Information and, in some cases, Sensitive Information about you such as health information, in order to comply with our legal obligations, assess your application and, if your application is successful, to administer the products or services provided to you, to enhance customer service and product options and manage a claim.

For further information about Travel Insurance Partners' Privacy Policy, please refer to the Privacy Policy page on our website, contact us by telephone on ##### ####, by email at privacy.officer@travelinsurancepartners.com.au or by post to 'Privacy Officer', Travel Insurance Partners, PO Box 168 North Sydney, NSW, 2060, Australia.