NRMA INSURANCE | A Help Company

Easy Read version

How to make a complaint



How to use this document

We are NRMA Insurance.

We wrote this document.

We wrote some words in **bold**.

We explain what these words mean.

There is also a list of these words on page 24.

You can ask someone you trust for support to:

- read this document
- find more information.

This document is an Easy Read summary of a webpage.

It only includes the most important information.

You can find the other information on our website.

www.nrma.com.au/complaints

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About this document



This document is about how to make a **complaint**.

A complaint is when you tell us that something:

- has gone wrong
- isn’t working well.

In this document, we explain how you can make a complaint about some types of **insurance**.

Insurance is when you pay money to a company to help cover the costs if something goes wrong.

This document explains complaints about insurance for:



- cars and other vehicles – like motorcycles, caravans and boats



- home and property – like buildings and contents



- travel



- some small businesses.

You can find a list of our insurance in the menu on our website.

www.nrma.com.au

There is a different way to make a complaint about:

- Compulsory Third Party (CTP) Insurance
- Life, Income Protection and Funeral Insurance
- Home Loans.

We explain how to make a complaint for these other products on page 20.

How to make a complaint

We always try to:

- give you the best service
- fix complaints as soon as we can.

You can fill out the complaints form on our website.

www.nrma.com.au/feedback-complaints



You can call us.

132 132

You can chat to us on our website.

www.nrma.com.au/chat



You can visit us in person if you live in:

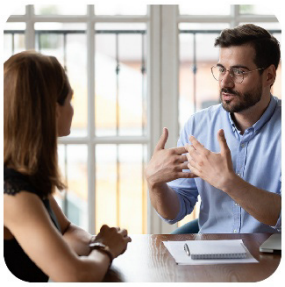
- New South Wales (NSW)
- the Australian Capital Territory (ACT).

You can find our offices on our website.

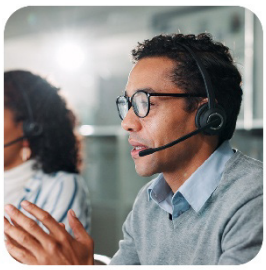
We call them branches.

www.nrma.com.au/branches-finder

We might be able to fix your complaint straight away.



If we can't fix your complaint straight away, you can speak to a manager.



If you’re not happy with how we have fixed your complaint, our Customer Relations team can give you more support.



Our Customer Relations team will **review** your complaint.

When we review something, we check to see what:

- works well
- needs to be better.

The Customer Relations team will let you know:

- if we need more information about your complaint
- what is happening with your complaint.



You can call the Customer Relations team.

1800 045 517

You can email the Customer Relations team.

Customer.Relations@iag.com.au

You can fax the Customer Relations team.

1800 649 290



You can write to the Customer Relations team.

Customer Relations
Reply Paid 89824
Sydney NSW 2001

It’s free to send a letter to the Customer Relations team.

This means you don’t need a stamp.

If you’re not happy with our decision



The Australian Financial Complaints Authority (AFCA) helps people with complaints about:

- banking
- insurance.



AFCA is **independent**.

This means they:

- make their own decisions
- don’t work for us.

You can take your complaint to AFCA if:



- you’re not happy with our decision



- we don’t respond to your complaint in 30 days.



You can call AFCA.

1800 931 678.

You can send AFCA an email.

info@afca.org.au



You can write to AFCA.

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

You can visit the AFCA website.

www.afca.org.au

The website can also tell you how long you have to make a complaint to AFCA.

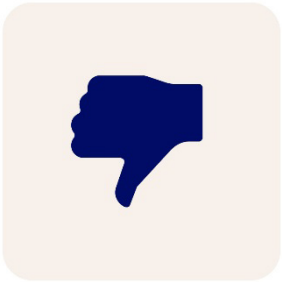
If you're not happy with our final decision, you usually have up to 2 years from that decision to make a complaint to AFCA.

Complaints about your personal information



You can make a complaint to us about how we handle your personal information.

For example, your name or contact information.



You can also make a complaint to us when you think we might have broken the rules about how we use or share your personal information.



For example, someone:

- isn't allowed to see your personal information
- looks at or uses your personal information anyway.



We explain how to make a complaint on page 7.

Please contact us to talk about your complaint.

You can ask AFCA for help if:

- you are not happy with how we handle your complaint

or

- we don’t respond to your complaint within 30 days.



You can find information about AFCA on page 11.

You can also ask the Office of the Australian Information Commissioner (OAIC) for help.



You usually have 12 months to make a complaint to OAIC.

The 12 months starts when you first know about the issue.



You can call OAIC.

1300 363 992



You can write to OAIC.

Office of the Australian Information Commissioner
GPO Box 5288
Sydney NSW 2001

You can visit the OAIC website.

www.oaic.gov.au

You can find out about how to keep your information private on our website.

www.nrma.com.au/privacy-security-identity-theft-policy

Support to make a complaint with us



We can support you to make a complaint.

If you have a speech or hearing impairment, you can contact the National Relay Service.

133 677

www.accesshub.gov.au

We also have complaints information in other languages.

This includes:

- Arabic
- Chinese
- Greek
- Italian
- Vietnamese.

You can check our website for other languages we might add over time.

www.nrma.com.au/complaints-resolutions#help-in-other-languages



Some of our branches have people who can support you in languages other than English.

You can search for our branches and which languages are available.

www.nrma.com.au/branch-language

You can also ask someone you trust to make a complaint for you.



For example:

- a family member
- a friend
- a lawyer.



The person you choose is called a representative.

We will ask you if you only want us to contact your representative about your complaint.

Even if you have a representative, we might still contact you if:

- we need to check something with you
- you ask us to
- we can’t work with your representative about your complaint.

We might also contact you if we think your representative:

- isn't doing what you asked them to do
- is doing what is best for them, not what is best for you.

Complaints about other products

Compulsory Third Party (CTP) Insurance



You need Compulsory Third Party (CTP) Insurance if you drive a car.

CTP Insurance covers some costs when someone is hurt in a car accident.

This includes:

- medical support
- income support.



CTP Insurance has different names in some states and territories.



CTP Insurance is called a Green Slip in NSW.



You can find out how to make a Green Slip complaint on our website.

www.nrma.com.au/complaints-ctp-nsw



CTP Insurance is called Motor Accident Injuries (MAI) insurance in the ACT.



You can find out how to make a Motor Accident Injuries Insurance complaint on our website.

www.nrma.com.au/complaints-mai-act



You can find out how to make a CTP Insurance complaint in South Australia on our website.

www.nrma.com.au/complaints-ctp-sa

Life, Income Protection and Funeral Insurance



An insurance company called TAL manages some types of insurance for us.

This includes:

- Life Insurance
- Income Protection Insurance
- Funeral Insurance.



You can make a complaint about these types of insurance on the TAL website.

www.tal.com.au/contact-us/complaint-handling-process

Home Loans



You can find out how to make a complaint about a Home Loan on our website.

www.nrma.com.au/home-loans/complaints

Word list

This list explains what the **bold** words in this document mean.



Complaint

A complaint is when you tell us something:

- has gone wrong
- isn't working well.



Independent

When an organisation is independent, they:

- make their own decisions
- don't work for us.



Insurance

Insurance is when you pay money to a company to help cover the costs if something goes wrong.

Review



When we review something, we check to see what:

- works well
- needs to be better.

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