Millennium Underwriting Agencies Pty Ltd
ABN: 38 079 194 095 | AFSL: 246721
www.millennium.com.au
(08) 8249 7900

Commercial Motor Complaints Brochure - Zurich

What to do if you have a complaint

We understand that sometimes issues come up and you may have a complaint. Millennium adheres to the General Insurance Code of Practice. The purpose of the code is to raise the standards of practice and service in the General Insurance Industry. You can obtain more information on the code of practice and how it assists you by visiting their website www.codeofpractice.com.au.

We will always do our best to provide you the highest level of service but if you are not happy or have a complaint or dispute, here is what you can do.

How can we help you?

You can make a complaint about any aspect of your relationship with us, including your policy or claim and our service, staff or handling of a complaint.

If you wish to make a complaint, please contact your insurance broker in the first instance. If you are unable to contact your insurance broker, you can contact us directly:

Complaints Officer
Millennium Underwriting Agencies Pty Ltd
Email: claims@mua.com.au
Telephone: 08 8249 7900
Post: 277 Magill Road, Trinity Gardens SA 5068

We will attempt to resolve it in accordance with our Internal Dispute Resolution ("IDR") procedure, which complies with Code and ASIC guidelines, and our commitment below.

Our Commitment to You

As part of our IDR procedure, we will:

- Acknowledge your complaint
- Provide you with the name and contact details of the person assigned to reviewing it
- We will try to resolve your complaint at first contact or shortly thereafter
- If we cannot resolve your complaint within 10 business days, we will provide updates every 10 business days, unless you agree to a different timeframe
- Provide a final decision within 30 calendar days of the date on which you first made your complaint
- If we cannot provide a final decision in this timeframe, we will tell you, in writing, the reasons for the delay and your right to take the complaint to the Australian Financial Complaints Authority (AFCA)
- Give you the information we relied on when making a decision about your complaint within 10 business days of you asking for it

Unreasonable Complainant Conduct

We are committed to treating all complainants fairly and respectfully and expect the same courtesy in return. Abusive, threatening or aggressive behaviour will not be tolerated. Where such behaviour continues after a warning, we reserve the right to terminate the call. Your complaint will continue to be managed in accordance with our complaints procedure.

Helpful Assistance Services

Interpreting and other assistance services

Government Translation and Interpretation Services
Immediate phone interpreting (24 hours, every day of the year)
Telephone: 131 450 (within Australia)

ATIS phone interpreting (24 hours, every day of the year)
Telephone: 1800 131 450

The National Relay Service (NRS)
This is an Australia-wide telephone access service available to customers who are deaf or have a hearing or speech impediment.

Voice: 1300 555 727
TTY: 133 677
SMS: 0423 677 767

External Review

You may refer your complaint to AFCA at any time. If your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint, AFCA may review it, subject to its Rules.

AFCA's contact details are:

Australian Financial Complaints Authority
Telephone: 1800 931 678
Email: info@afca.org.au
Post: Australian Financial Complaints Authority GPO Box 3 Melbourne, VIC 3001

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply.

This service is free of charge.