

Complaints Resolution Notice

Express Insurance as an Authorised Representative of Edgewise Insurance Brokers AFSL 307654 subscribe to the **Insurance Brokers Code of Practice** and are a member of the **Australian Financial Complaints Authority (AFCA)**. When we act on behalf of an insurer we comply with the **General Insurance Code of Practice**. As part of our Code obligations, we are committed to the fair, transparent and timely resolution of complaints and disputes. If you are unhappy with any of our services or any of the services we provide on behalf of insurers, please contact our Complaints Officer Mr Richard Coloretti.

We will acknowledge your complaint in writing and genuinely attempt to resolve your complaint fairly and efficiently within the timeframes stipulated in the relevant code through our internal disputes resolution system.

Specific contact details are as follows:

Mr Richard Coloretti
Express Insurance
Edgewise Insurance Brokers
Phone: 03 9425 1333
Email: email@edgewise.com.au

We will keep you informed about how we handle your complaint and provide you with reasons for our decisions. If we require further information to determine or resolve your complaint, then we will inform you of this and agree with you an appropriate time frame, keeping you informed of the progress.

If your complaint is in relation to an insurer, we will pass on your complaint to their Complaints Officer to manage through the insurer's complaints process.

If your complaint cannot be resolved to your satisfaction within the timeframes stipulated by the relevant code, you have the right to refer the matter to **AFCA** for further consideration and/or review. AFCA is an ASIC approved external dispute resolution service accessible to clients free of charge.

AFCA Contact Details are as follows:

BY POST: Australian Financial Complaints Authority
GPO Box 3
MELBOURNE VIC 3001
BY PHONE: Toll Free: 1800 931 678
BY EMAIL: info@afca.org.au

An online complaint form is also available from the AFCA website www.afca.org.au