



For more information contact:

Defence Service Homes Insurance on 1300 552 662,
write to the office for your region, or email us
insurance@dva.gov.au

Northern Region

New South Wales/ACT/Queensland/Northern Territory
GPO Box 498,
Brisbane QLD 4001

Southern Region

Victoria/South Australia/Tasmania/Western Australia
GPO Box 1987R,
Melbourne VIC 3001

You can visit the Financial Ombudsman Service
website www.fos.org.au or FOS can be contacted:

By phone: 1300 780 808
By email: info@fos.org.au
By mail: Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001



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Defence Service Homes Insurance Scheme



Do you have a
complaint
or
disagree
with our decision?



Australian Government
Department of Veterans' Affairs

HANDLING YOUR COMPLAINT

To maintain our commitment to the General Insurance Code of Practice and provide quality service, Defence Service Homes Insurance Scheme (DSHIS) treats all complaints seriously.

If any of our products or services has not met your expectations or if you disagree with a decision we have made and wish to register a complaint we have a process to assist you.



Step 1 Talk to us first

If you are unhappy with any aspect of our service or disagree with a decision we have made, please contact us to discuss the matter, and we may be able to resolve the issue promptly for you. If not, an experienced senior staff member will be assigned to liaise with you to address your complaint.

Your options to contact us include by telephone, email or letter stating the reasons for your complaint and the outcome you expect. Contact details are provided on the back of this brochure.

The staff member assigned to your case will review and respond to your complaint within 15 business days from receipt of your complaint. This is provided we have all necessary information and have completed any investigation required.

In most cases, we will resolve the matter within 15 business days. If the matter requires further investigation, we will agree to a new timeframe with you. If we cannot, you can report your concerns to the Financial Ombudsman Service.

Step 2 Have your complaint reviewed by the Dispute Resolution Committee

If your complaint cannot be resolved within the new timeframe, it will be defined as a Dispute and referred to our Internal Disputes Resolution Committee.

OR

If you are not happy with our decision, you may ask the staff member handling your complaint to refer the matter to the Internal Dispute Resolution Committee.

An impartial reviewer who has the appropriate experience, knowledge and authority will be assigned to your case. We will provide you with a decision within 15 business days from the date of the referral to the Committee. This is unless the Reviewer requires further information or investigation, in which case we will agree to a new timeframe.

Step 3 Seek an external Review of our Decision

If we are not able to resolve your complaint to your satisfaction within 45 days from when you first lodged your complaint, we will inform you of the reasons for the delay and that you may take the complaint to our External Dispute Resolution Scheme even if we are still considering it.

OR

If we have made a decision that is not acceptable to you, you have the right to seek resolution of the dispute through external channels such as:

- Financial Ombudsman Service (FOS), which can be contacted on 1300 780 808. You must contact them within six years after you first became aware that you suffered the loss. If you are unhappy with our Internal Disputes Resolution decision and wish to appeal, you must contact FOS within two years of receiving our final decision;
- The formal legal process including the courts;
- Mediation;
- Arbitration; or the
- Commonwealth Ombudsman.

