



Australian Government

Department of Veterans' Affairs

## Do You Have A Complaint or Disagree with Our Decision?

If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help.

# HANDLING YOUR COMPLAINT

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

We understand that at times, you may not be satisfied with our services and products or you do not agree with decisions we make in relation to your insurance and the way we deliver them may not always meet your expectations.

Once you have raised your complaint with us, we will work with you to find a fair resolution. This may take time depending on the nature of your complaint, but we will proactively keep you updated throughout the process as we work through your complaint.

Our complaint process has 3 key stages as described below:



## STAGE 1: Talk to Us First

If you are unhappy with any aspect of our product or service or disagree with a decision we have made, please contact us to discuss the matter.

You can raise a complaint with us in the following ways:

Call: 1300 552 662

Email: [dsh@dva.gov.au](mailto:dsh@dva.gov.au)

Mail: GPO Box 9998 Brisbane QLD 4001

We will endeavour to resolve your concerns promptly, and when possible within one business day. Where appropriate and relevant, your concerns may be referred to a senior staff member to address your complaint.



## STAGE 2: Have Your Complaint Reviewed

If we are unable to resolve your complaint within one business day, and the complaint relates to a product or service provided by QBE Insurance (Australia) Ltd (QBE) via DSH Insurance, it will be referred to QBE to resolve directly with you.

Once the complaint is referred to QBE, you will be provided with a name and contact number of the QBE representative who will be addressing your complaint.

Alternatively, you can contact QBE's Customer Relations team directly by the following ways:

Call: 1300 650 503

Email: [complaints@qbe.com](mailto:complaints@qbe.com)

Mail: Customer Relations, GPO Box 219, PARRAMATTA NSW 2124



## External Dispute Resolution

If you are not satisfied with DSHI or QBE's handling of your complaint, you have a right to take your complaint to the Australian Financial Complaints Authority (AFCA).

AFCA provides a free, independent external resolution service to consumers for most general insurance complaint/disputes. If you accept any decision made by AFCA, we will be bound by that decision. You are not bound by the AFCA decision. You may seek resolution elsewhere, if required.

In most cases, you have two years to lodge a dispute with AFCA from the date of our final response to your complaint/dispute.

AFCA can be contacted on:

Phone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Post: GPO Box 3 Melbourne VIC 3001