

General Insurance Code of Practice

The General Insurance Industry has developed a General Insurance Code of Practice for use by insurers.

Catholic Church Insurances has adopted and enthusiastically supports the Code because it:

- ~ requires the provision of high standards of good practice and service
- ~ requires the provision of more relevant and useful information to consumers
- ~ promotes understanding of your rights and obligations under our insurance contracts
- ~ promotes informed and effective relationships between consumers, insurers and agents
- ~ provides a process for the resolution of disputes.

The Code sets out what we must do when dealing with you through all stages of our relationship. If you want more information about the Code please contact us or go to www.codeofpractice.com.au.

If we are unable to provide you with insurance cover, we will:

- ~ give you reasons; and
- ~ refer you to the Financial Ombudsman Service for information about alternative insurance options.

If you are unhappy about our decision, you may make a complaint in accordance with our complaints handling procedures.



Catholic Church
Insurances Limited
S e r v i n g C h u r c h

How to make a complaint

If our service fails to satisfy you we would like to hear from you.

Our commitment to you is that:

- ~ all complaints will be dealt with fairly, transparently and in a timely manner
- ~ we will acknowledge a verbal or written complaint within 5 business days
- ~ our response will take no more than 15 business days.

Our complaints handling policy can be obtained from our website or by requesting a copy directly from us.

Your complaint will be handled by a person with the appropriate authority to deal with your complaint.

If you are not satisfied with our response, you may refer the complaint to our Internal Disputes Resolution Committee. This committee is a group of senior persons with the authority to make a final decision on behalf of the company.

Once your dispute has been through our Internal Disputes Resolution Committee and if you are still not satisfied you may be able to refer your insurance complaint to:

Financial Ombudsman Service – General Insurance

Mail: GPO Box 3
Melbourne VIC 3001
Tel: 1300 780 808 (Toll free)
Tel: 03 9613 6300
Fax: 03 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au

The Financial Ombudsman Service (FOS) is an independent review body. Please note that the FOS will not accept a complaint unless you have first tried to resolve the problem with us.

In certain cases the FOS does not have jurisdiction on complaints. Where the FOS does not have jurisdiction or if you prefer, you may pursue other options that may be available to you.

If your complaint is a privacy complaint and you are not satisfied with the response you receive from us you may refer your complaint to the Privacy Commissioner.

Mail: Office of the Privacy Commissioner
GPO Box 5218
Sydney NSW 2001
Tel: 1300 363 992 (Toll free)
Fax: 02 9284 9666
Email: privacy@privacy.gov.au
Website: www.privacy.gov.au

Safeguarding your information – Privacy

Privacy Statement

Catholic Church Insurances has adopted the National Privacy Principles under the Privacy Act 1988 (Cth). This supports our management philosophy promoting mutual trust, respect, equity and fair treatment.

Purpose of collection

We need to collect personal information about you which enables us to assess your application for new insurance, change your existing insurance, correct your details or determine a claim.

Use and disclosure

To assess a risk or process a claim we may disclose your personal information when necessary to others, including loss assessors, claims investigators, reinsurers, other insurance companies, financial institutions, government bodies, mail house service providers, hospitals, medical and health professionals, legal and other professional advisors. Where necessary we will always gain your consent.

From time to time we may offer you other insurance products apart from your original policy. If you do not wish to receive this information please advise us.

You may access, correct or update your personal information by contacting us at any time.

Failure to provide information

If you do not provide us with the requested personal information, we will not be able to consider your application or provide other insurance services.

If you have a Privacy issue, wish to obtain a copy of our Privacy Policy or make a complaint please contact us.

How to contact us

Mail	Catholic Church Insurances Limited GPO Box 180 Melbourne 3001
Email	info@ccinsurances.com.au
Website	www.ccinsurances.com.au
Telephone	1 300 655 001
Facsimile	03 9934 3462



Disclaimer

This document provides some information regarding the responsibilities of Catholic Church Insurances Limited to our customers. It should be read in conjunction with the Financial Services Guide, Production Disclosure Statement and/or Insurance Policy Wording relating to the product you are considering purchasing or have purchased from Catholic Church Insurances Limited.