

Complaint and dispute management policy

Our commitment

At RAC, our purpose is to be the driving force for a better WA by offering our members great products, services, and experiences while inspiring positive community change.

We are for all Western Australians, this means:

- » Ensuring we contribute to a safe, sustainable, and connected future for WA.
- » Providing products, services, and experiences that are of real value.
- » Being open, responsive, and fair in the way we conduct our business.
- » Responding to member feedback.
- » Helping those experiencing vulnerability.

Feedback and complaints

We are always open to hearing from you, whether it is a compliment, suggestion or complaint. It is important for us to know what we do well and we are just as keen to know if we have not met your expectations.

Do you need assistance to lodge a complaint?

If you are deaf or have a hearing or speech impairment and need assistance, contact us through the National Relay Service via accesshub.gov.au and give 'RAC on 13 17 03' as the number you wish to call.

If you would like to discuss your complaint in a language other than English, call us on 13 17 03 and state your preferred language.

How to lodge a complaint

You can lodge a complaint with us in person, at one of our branches, by phone, mail, email or online. Our contact details appear below.

Phone: 13 17 03

Mail: GPO Box C140, Perth WA 6839

Email: InsuranceMemberFeedback@rac.com.au

Website: rac.com.au/complaints

Where possible, we may ask for further relevant information to assist with our process. This can include:

- » A description of the complaint
- » Your desired outcome
- » Any instructions you would like us to follow, such as how to contact you or any support needs you may have

Our approach to dealing with your complaint

When managing a complaint, we endeavour to be objective and responsive to achieve a fair, reasonable, and timely outcome. We will ensure that all complaints are appropriately documented and investigated. This is our commitment to you.

We will adopt the following principles when dealing with a complaint:

Responsive

We will acknowledge and consider the nature of the complaint and respond promptly. We will communicate timeframes for a resolution and we will let you know if there may be a delay.

First Point Resolution

Our priority is to resolve your complaint at first point. To do this, your complaint will be managed by a team with the appropriate knowledge and authority. If we are unable to resolve your complaint within 30 days, we will keep you informed of our progress every 10 business days.

Objective and Fair

We will assess your complaint objectively and investigate as needed.

Transparent

We will be courteous and professional in all interactions with you. We will be open with you throughout the process, providing you with a single point of contact, and explain the reasons for our decision.

If we are unable to resolve your complaint

We will work with you to remedy any concerns however, if the matter is not resolved within 30 days, or you are dissatisfied with our response, you may complain to the Australian Financial Complaints Authority (AFCA) services.

AFCA is an independent free service which may assist consumers and small businesses to resolve their complaints with financial firms. AFCA will advise if they can assist. Any decision made by AFCA will be binding on us if accepted by you. If you do not accept the decision, it is not binding and does not exclude other remedies.

Note: AFCA may not consider your complaint if it was not submitted to AFCA before the earlier of the following time limits:

- » Within two years of the date of our written response to your complaint after the conclusion of our internal dispute resolution process; and
- » Within six years from the date you first became aware, or should reasonably have become aware, of the loss.

However, you may wish to contact AFCA to discuss your situation further, as AFCA may still consider a complaint submitted outside these time limits if it considers that special circumstances apply.

Phone: 1800 931 678

Fax: (08) 9613 6399

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Website: afca.org.au

RAC Insurance is committed to making this Policy accessible. Please refer to rac.com.au/accessibility

Continuous improvement

We support and participate in the General Insurance Code of Practice, a system aimed at providing a better understanding between policyholders and their insurance company. RAC Insurance is also bound by other legislation and standards regulated by ASIC.

We are committed to ensuring that we continue to provide high quality of service, therefore this policy and our approach to complaints will be reviewed on a regular basis.

Your privacy

Your privacy and the privacy of your personal information are very important to us. To find out more about how we manage your personal information:

- » Visit rac.com.au/privacy
- » Call us on 13 17 03 or +61 8 9436 4444 (international)
- » Visit any RAC Member Service Centre



To lodge a complaint, call 13 17 03 or email InsuranceMemberFeedback@rac.com.au