




Customer complaints process

1 Contact us

We want to resolve any complaint or dispute for you as quickly as possible. The best place to start is to make contact with our customer service teams:

-  **Visit** coles.com.au/insurance-complaints
-  **Email** customercare@autogeneral.com.au
-  **Call** 1800 031 301 for claims or anything else

2 Our team will help you

We will acknowledge your complaint within 24 hours of receiving it (or as soon as practicable).

Our team will try to resolve your complaint immediately and will provide you with a unique reference number.

If we are unable to resolve your complaint to your satisfaction within 5 business days, we will escalate it to our Customer Disputes Resolution Team for review.

Our Customer Disputes Resolution Team will work with you to try and resolve your complaint within 30 calendar days, however if we know you are experiencing financial hardship we will give you our decision within 21 calendar days.

We will keep you informed of our progress at least every 10 business days.

3 If we can't agree, you can seek an independent review

Our aim is to resolve complaints within 30 days. If we are unable to finalise your complaint within this time, we will:

- let you know the reasons for the delay
- provide the contact details for the external dispute resolution scheme run by the [Australian Financial Complaints Authority](#) (AFCA).

Additionally, if you are dissatisfied with our final decision, you can also contact AFCA directly.

-  **Call** 1800 931 678 (free call)
-  **Email** info@afca.org.au
-  **Mail** GPO Box 3, Melbourne VIC 3001

AFCA independently resolves disputes between financial service providers (like insurers) and their clients. AFCA's decisions are binding which means that even if they aren't in our favour, we must accept them.

You have 2 years from when we make a decision on your complaint to take your complaint to AFCA.

For a full copy of our Complaints Policy and additional accessibility support, please visit our [website](#).

Auto & General Insurance Company Limited, as an Insurer for Coles Car, Home & Contents Insurance, subscribes to the General Insurance Code of Practice.

Please refer to codeofpractice.com.au for further information.