



Feedback & Complaints Policy

November 2024

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Purpose

This policy sets out Baptist Insurance Services (BIS) feedback and complaints management policy and provides clarity for constituents, Members and other people with whom we come in contact to understand procedures and expectations in these areas.

Scope

This policy applies to all staff members, constituents, Members, third-party suppliers (contractors) and other members of the Australian Baptist Ministries. Any BIS procedures and supporting documents related to feedback and complaints must comply with this policy. This policy also applies to activities undertaken by Baptist Mutual, a provider of risk protection services which is managed by BIS. This policy does not cover the management of staff/volunteer grievances which are covered by a separate policy.

Principles

We are a ministry of Australian Baptist Ministries and operates as a “delegated body” of the National Council. It commenced in 1984, initially in Victoria and then progressively to all other states and territories. It is now a national scheme organising protection on property and other assets in excess of \$5 billion and on behalf of over 1350 constituents.

Mission: The enabling of Baptist ministries in Australia by developing, educating and providing a comprehensive range of insurance and risk management programs.

Vision: To protect the Baptist Church in Australia and its constituents by arranging a program of comprehensive insurance policies in the most cost-effective manner.

Consistent with these principles, BIS respects and supports peoples' rights to provide feedback and complaints about our services. All feedback and complaints are welcomed by BIS as they provide opportunities for us to improve our service.

BIS will make it easy for people with diverse needs to provide feedback, including First Australians, people with disability, people from diverse cultural and linguistic backgrounds, children and young people and older people.

Definitions

- a) **Complaint:** is an expression of dissatisfaction made to or about an organisation regarding its staff, services or products that warrants response or resolution.
- b) **Complainant:** is a constituent (or representative), member, advocate, entity or member of the public who expresses their dissatisfaction about an organisation to either the organisation itself or an external body.

Policy

This policy has been designed to provide guidance to our constituents, stakeholders and staff on the way BIS receives and manages your complaint. This process is intended to ensure that we handle complaints fairly, efficiently and effectively.

We are committed to customer service and always seek to put our constituents and their needs first – this includes understanding where you are not satisfied with our products or the information, service or a response that we have provided, so we have an opportunity to make things right.

BIS has internal dispute resolution procedures in place for resolving complaints, which is a free service to you and your representatives. This document aims to assist you in accessing these services should the need arise.

As part of our commitment, we will

- Manage all complaints fairly, transparently and proactively.
- Engage with our constituents or their representatives to understand their complaint, assist them in lodging their complaint and work with them to ensure timely and satisfactory resolution.
- Provide training to staff in the identification and effective management of complaints and disputes.
- Work with third party providers and distribution partners to manage complaints and disputes and provide direction in the management of complaints and disputes.

Confidentiality

Information provided by complainants will be handled in accordance with the *Privacy Act 1988 (Cth)* and the BIS Privacy Policy. Where necessary, some or all information about a complaint may be kept confidential from our staff/representatives in cases where the sharing of such information may be to the disadvantage of the constituent who lodges a complaint with us.

How can I make a complaint?

We are here to help, listen and try to resolve your complaint as quickly as possible. You can contact us using any of the methods listed below.

By phone

03 9880 6106 (Australia-wide)

9:00am-5:00pm AEST Monday – Friday **By**

email

insurance@baptistinsurance.com.au

Online

Use the contact function on our website [Contact](#)

[Baptist Insurance Services](#)

Contact Details

To assist you better, you may wish to provide the following information when contacting us about your complaint:

- Your name and business name.
- Your policy number (if applicable).
- How you would prefer to be contacted by us (phone number and/or email address).
- What we haven't done so well - i.e. details of your complaint.
- The outcome you would like BIS to provide in relation to the complaint.

Need help or additional assistance to make a complaint?

We understand some people need help to make a complaint and you can ask someone to speak with us on your behalf, such as a co-worker, relative, friend or legal representative, where we have your consent.

BIS will also provide additional assistance to those who require help to understand their policy or lodge a complaint. This might include older persons, individuals experiencing financial hardship, managing a disability or mental health conditions, individuals experiencing family violence, those with language or literacy barriers or from an Indigenous community. BIS will take steps to ensure that all constituents are provided with the service they need and will work with you or your representative to identify how best to provide support. Should you require additional assistance, please contact us on +61 3 9880 6106 (Australia-wide or overseas) so we can provide the necessary support to help you manage your complaint.

Hearing and speech impaired constituents can contact us via the National Relay Service on 1300 555 727.

Constituents requiring translation assistance can contact the Translating and Interpreting Service on 131 450 and request they contact us on your behalf. Alternatively, we will engage with your representative or appoint an interpreter to assist in our communications, where required.

What happens after I raise my complaint?

- We will acknowledge all complaints within 24 hours or as soon as practicable.
- In circumstances where a constituent does not require a written response, we will resolve complaints within 5 business days.
- Where we are unable to resolve complaints within this timeframe, we will respond in writing to complaints within 15 business days, if we have all the information required.
- If additional information or investigation is required and we are unable to meet this 15-business day timeframe, we will notify our constituent within those 15 business days and seek to agree an alternative timeframe.
- Where a constituent is not satisfied with our response or we cannot agree an alternative timeframe, the matter may be reviewed through our internal complaint review process, which is free of charge. Where we have all information required, we will respond in writing within 15 business days.
- If we cannot meet this timeframe because additional information or investigation is required, we will notify our constituent within those 15 business days and seek to agree an alternative timeframe.
- We will keep our constituents informed of the progress their complaint at least every 10 business days unless otherwise agreed.
- We will provide our final response and/or decision no later than 30 calendar days after receiving a complaint.
- Our final response will set out the reasons for the decision including (but not limited to):
 - identifying and addressing the issues in the complaint;
 - findings on material questions of fact and referring to the information that supports those findings and;
 - providing enough detail for the complainant to understand the basis of the decision.

We subscribe to the independent external dispute resolution scheme administered by the Australian Financial Complaints Authority (AFCA), which is available to constituents and third parties who fall within the AFCA Complaint Resolution Scheme Rules. If our decision does not resolve the complaint to our constituent's satisfaction, or if we do not resolve the complaint within 30 calendar days of the date first received, constituents may refer their complaint to AFCA.

If our decision on your Complaint does not resolve your Complaint to your satisfaction, or if we do not resolve your Complaint within 30 calendar days of the date we first received your Complaint, you may refer your Complaint to AFCA.

AFCA contact details:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Document Review

This document is to be periodically reviewed and assessed for effectiveness in consultation with relevant stakeholders.

Document Approval

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