

Internal Dispute Resolution

At Baptist Insurance Services, we are committed to acting fairly, transparently and with empathy. We understand that disputes and complaints can arise, particularly during times of stress, and we aim to resolve all concerns promptly and respectfully.

If you are unhappy with a decision we have made or dissatisfied with any part of the service we have provided, please contact us so we can review your concerns. We will respond in a fair, transparent and timely manner.

Our complaint handling process

1. *Initial review*

In the first instance, please raise your concern with the relevant staff member. Many issues can be resolved quickly at this stage.

2. *Manager review*

If the matter cannot be resolved immediately, it will be referred to the relevant Manager. A decision regarding your complaint will generally be provided within 15 business days of receipt.

3. *Internal Dispute Resolution (IDR)*

If you remain dissatisfied, you may request that your complaint be referred to our Internal Dispute Resolution process.

Your dispute will be reviewed by the Chief Executive Officer (CEO), who will provide a written response, normally within 15 business days. During this review, we may request additional information from you to assist in assessing your complaint.

4. *Board review*

If you are not satisfied with the CEO's response, you may request a further review by the Baptist Mutual Board. The Board will review the matter and provide you with its written decision, normally within 15 business days of receiving your request and any supporting information.

If the Board upholds the denial of your claim, you may submit a separate written request asking the Board to consider making a discretionary payment. Any such payment is at the Board's discretion and is not an entitlement under the Protection Wording.

When considering your request, the Board may take into account your particular circumstances, claims history, the potential impact on other Members and the Mutual, and any other relevant factors.

The Board will advise you of its decision within 15 business days of receiving your complete request and supporting information.

External dispute resolution

If, after completing our internal processes, you remain dissatisfied with the outcome or handling of your complaint, you may refer your matter to the Australian Financial Complaints Authority (AFCA) for an independent review.

Time limits may apply to lodging a complaint with AFCA. We recommend contacting AFCA or visiting their website for further information.

Australian Financial Complaints Authority (AFCA)
GPO Box 3
Melbourne VIC 3001
Free call: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au

If you have any questions regarding this Internal Dispute Resolution process, please contact your BIS State Manager, who can provide further clarification