

Our commitment to our customers

Travel Insurance Partners Pty Ltd (TIP) is committed to providing quality products and services and is dedicated to providing our customers with best practice customer service. TIP acts on behalf of the insurer, Zurich Australia Insurance Limited to administer insurance. Zurich Australia Insurance Limited subscribes to the General Insurance Code of Practice.

The Code of Practice sets out a number of standards that we are committed to meeting. To obtain more information on the Code, the standards applying to retail Insurance, and the rights you may have under the Code of Practice, please visit www.codeofpractice.com.au.

The information below relating to Financial Hardship and the External Dispute Resolution arrangements set out in the Complaints Resolution Process section applies in connection with both retail Insurance and wholesale Insurance, as defined in the Code of Practice.

Processing your claim

When you submit a claim, we will:

- accept or deny your claim and notify you within **10 business days** if we do not require further information, assessment or investigation
- notify you within **10 business days** of receiving your claim of any further information we require to make a decision on your claim
- if necessary, appoint an assessor, adjuster or investigator and advise you of their appointment within **5 business days**
- keep you informed at least every **20 business days** of the progress of your claim. We will review your claim once we do not require further information, assessment or investigation unless we advise you otherwise. We will accept or deny your claim within 10 business days of those conditions being met
- make a decision on your claim within **4 months** of receiving your claim, or within 12 months where exceptional circumstances apply, as set out in the Code of Practice
- notify you if these timeframes are not practical for your claim and seek to agree on alternative timeframes with you.

If we are unable to meet these timeframes, agree alternative timeframes or agree on a hardship application or payment, you may make a complaint under our **Complaints Resolution Process**, outlined below.

In the event of your claim being declined, we will provide you with written reasons for our decision and you can request a copy of the information that we have relied upon in assessing your claim, including reports from external third parties.

Services Provided by Travel Insurance Partners Pty Ltd ABN 73 144 049 230 AFSL 360138

P O Box 168, North Sydney NSW 2060 Australia

Phone: 1300 792 001 Fax: 02 9055 3325

budgetdirect@travelinsurancepartners.com.au www.budgetdirect.com.au/travel-insurance

Note: When processing travel insurance claims Travel Insurance Partners acts as an agent of the insurer.

Vulnerable customers

We have policies and processes in place, including training for our employees, to support customers experiencing vulnerability which may be due to a range of factors such as:

- age
- disability
- mental health conditions
- physical health conditions
- family violence
- language barriers
- literacy barriers
- cultural background
- Aboriginal or Torres Strait Islander status
- remote location or
- financial distress.

Please tell us if you or someone acting on your behalf needs additional support or assistance so that we can work with you to identify how best to provide that support.

If you need support to meet identification requirements, then we will take reasonable measures to support you.

If you need an interpreter, we will provide you access to one where practicable.

Our insurance products comply with relevant State or Territory anti-discrimination requirements, and we will treat people with any past or current mental health condition fairly.

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Financial hardship

If you are suffering financial hardship (except with regards to paying the premiums under an insurance policy) we will work with you to identify how best to support you, and the following Complaints Resolution Process details will also apply. We will:

- provide you with a form for you to apply for financial hardship support
- give you contact details for the National Debt Helpline if you require them
- keep you or your nominated representative informed of the progress of your application, where possible using your preferred method of communication
- consider all reasonable evidence supporting your application
- tell you if we need additional information to support your application, which you will need to provide within 21 days
- put recovery action on hold if applicable while we assess your application
- tell you in writing of our decision about whether to give you Financial Hardship support within 21 calendar days of receiving all requested information and
- tell you in writing, about our complaints process in case you are not satisfied with the outcome of your application.

If you tell us that you intend to declare bankruptcy, then we will work with you to agree on the amount owed.

When we first communicate with you about any money owed, we will provide you with information:

- to show that the amount we are seeking to recover is fair and reasonable
- about our financial hardship process and
- about how to contact us in case you have any questions.

These financial hardship provisions also apply to any collection agent or solicitor collecting money for us.

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Complaints resolution process

If you have a complaint about your claim or the service you have received from us, please contact us directly on 1300 792 001, email us at:

customer-relations@travelinsurancepartners.com.au

or write to us at:

Travel Insurance Partners Pty Ltd

PO Box 168 North Sydney, NSW 2060

What we will do

When you first let us know about your complaint or concern, we will listen to you, consider the facts and respond to you within 5 business days. Provided we have the information we need, we will advise you of the outcome of this review and detail the reasons for our decision, within 5 business days of receiving the complaint.

If you are not satisfied with our response or we cannot agree an alternative timeframe, you may have the matter reviewed through our internal complaint review process, which is free of charge. This may be conducted by Travel Insurance Partner's Customer Relations Officer or referred to the Dispute Resolution Officer or their delegate at Zurich Australian Insurance Limited. If you request your complaint to be reviewed and we have all the information required, we will respond, in writing within 15 business days of the date you advised us that you wished to have the matter reviewed by our internal complaint review process.

Our final review and decision will not exceed 30 calendar days from the date you first made your complaint to us. If you are experiencing financial hardship and this has been acknowledged by us, the period for a final review and decision will be shortened to a maximum of 21 days. If we cannot meet this timeframe because additional information or investigation is required, we will notify you within the 15 business days and seek to agree an alternative timeframe with you. We will keep you informed of the progress of your complaint at least every 10 business days.

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External Dispute Resolution

We subscribe to the independent External Dispute Resolution scheme administered by the Australian Financial Complaints Authority (AFCA), which is available to customers and third parties who fall within the AFCA Complaint Resolution Scheme Rules.

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.

If you wish to do so, you should refer your matter to AFCA as early as possible, as time limits can apply. If AFCA advises you that they cannot assist you, you can seek independent legal advice or access any other External Dispute Resolution options that may be available to you, for example by contacting the Department of Fair Trading, your solicitor or local court as you may be able to have the matter resolved by:

- Small Claims Court or Tribunals
- formal legal proceedings out of the District or Supreme Courts
- mediation.

Contact details for AFCA:

Online: www.afca.org.au

Email: info@afca.org.au

Mail: Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678

Your privacy

We collect, use, process and store Personal Information and, in some cases, Sensitive Information about you such as health information, in order to comply with our legal obligations, assess your application and, if your application is successful, to administer the products or services provided to you, to enhance customer service and product options and manage a claim.

For further information about Travel Insurance Partner's Privacy Policy, please refer to the Privacy Policy page on our website <http://travelinsurancepartners.com.au/privacy-statement/>, contact us by telephone on 1300 131 746 by email at privacy.officer@travelinsurancepartners.com.au or by post to 'Privacy Officer', Travel Insurance Partners Pty Ltd, PO Box 168, North Sydney, NSW 2059.

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We share personal information for direct marketing purposes, and sensitive information, such as medical information, for data collection, quality assurance and underwriting purposes, with Auto & General Services Pty Ltd, trading as Budget Direct (ABN 61 003 617 909).