

# Complaints and Your Rights

## Got a problem?

If you've got a problem with any aspect of our service or our insurance products, then we want to hear about it. We will treat your complaint seriously, investigate it fairly and resolve it for you in a reasonable time frame.

- **Private health insurance:** 1800 335 425 or email [info@defencehealth.com.au](mailto:info@defencehealth.com.au)
- **Life and general insurance:** 1800 676 465 or email [lifeinsurance@defencehealth.com.au](mailto:lifeinsurance@defencehealth.com.au)

## The process

If we can't resolve your complaint on the spot, we'll gather all the details from you and investigate the matter further. If the complaint cannot be resolved within 3 business days, the matter will be escalated to a Team Leader. The Team Leader will further investigate the matter and get back to you within 21 calendar days.

If the issue still can't be resolved, the Chief Executive Officer will personally get involved.

If you've sent us an email or letter of complaint, at the very least, we'll confirm within 1 business day that we've received it. Better still, hopefully we'll resolve the issue for you in that time.

## Accountability

Everyone at Defence Health understands the importance of our complaints process. Nothing gets swept under the carpet. We are all accountable for our members' satisfaction.

So if you have a complaint, it will be logged in our complaints register. And the issue and outcome will be reported to our Board of Directors for ultimate oversight.

## External umpire

Our goal is to sort the problem out efficiently and to your satisfaction. If we can't do that, you can ask an independent external umpire to investigate.

### Private Health Insurance

The Commonwealth Ombudsman handles complaints about health funds, hospitals, doctors, dentists and other health practitioners. Pretty much every health related dispute can be escalated to the Ombudsman – except for complaints about Medicare which should be directed to Services Australia. All the Ombudsman's complaints statistics, across all health funds, are published quarterly.

#### *The Commonwealth Ombudsman*

Lodge an enquiry: [www.ombudsman.gov.au](http://www.ombudsman.gov.au)

Phone: 1300 362 072

For general information about private health insurance, see [www.privatehealth.gov.au](http://www.privatehealth.gov.au)

### Life and General Insurance

Australian Financial Complaints Authority (AFCA) handles complaints from the life and general insurance industry, credit finance and loans, banking deposits and payments, investments and financial advice and superannuation. AFCA is free of charge and their decisions are binding upon us, subject to their terms.

#### *Australian Financial Complaints Authority (AFCA)*

Lodge an enquiry: [www.afca.org.au](http://www.afca.org.au)

Phone: 1800 931 678

Fax: (03) 9613 6399

Email: [info@afca.org.au](mailto:info@afca.org.au)

At Defence Health we take our customer service seriously. And we take all complaints seriously too. If you're not happy, we need to know about it.