

Complaints Handling Policy

Innovative Risk Transfer Pty Limited (trading with you as **AgInsure**) is committed to providing a high standard of service and quality advice to you. If we fail, we have a Complaints Handling Policy which aims to:

- recognise your right to complain about our service or advice;
- remedy complaints through an efficient, fair and timely method of handling complaints and disputes that is at no cost to you; and
- identify, manage and monitor complaints to continually improve the service and advice we provide.

We have an internal **complaints** handling process which should be the first step you take to remedy a complaint. If this fails then we also have an external **dispute** resolution process.

Internal complaints handling process

The objective of our internal complaints handling process is to provide an efficient, fair and timely method of handling complaints at the first point of contact with us at no cost to you.

I am responsible for the development, implementation and operation of the Internal Complaints Handling Process and should be advised immediately of any complaint, however minor. I will also manage your complaint. You can contact me as shown above.

External dispute resolution process

AgInsure is a member the Financial Services Ombudsman (**FOS**) which provides an external dispute resolution service which is free to customers. If your complaint is not resolved to your satisfaction by our Internal Complaints Handling Process, you can refer the dispute to FOS.

Before FOS can consider your dispute, you need to have complained to us and given us an opportunity to resolve your complaint. In most cases, we have 45 days to do this. You can find out more details of the external dispute resolution process by visiting the Financial Services Ombudsman website at: www.fos.org.au

You can download a copy of their Dispute Form [here](#).

Feedback

One of the best ways to monitor and improve our standard of service and quality of our advice to you is to solicit feedback from you. Soliciting feedback is intended to identify areas for improvement and implement changes to improve our service and advice. Please assist us improve by freely giving us your feedback.

Signed on behalf of Innovative Risk Transfer by:



David Blackett
Director