"Proudly operating under cooperative principles, Capricorn exists solely for the benefit of our Members."

How to contact us

Capricorn Insurance Services
GPO Box 4958
Sydney NSW 2001

Find out how Capricorn can help you.

1800 007 022 AU | 0800 555 303 NZ
complaints@capricornrisk.com
www.capricorninsurance.com.au

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Complaint Handling & Dispute Resolution

CAPRICORN™
INSURANCE SERVICES

Feedback, Complaints & Dispute Resolution

As a valued client, we actively encourage your honest feedback and the raising of any concerns where our services or the services of one of our representatives has not met your expectations. If one of our team members has done a great job we would invite you to share your experiences by emailing us on info@capricorninsurance.com.au so that we can recognise that individual or team.

However, if your experience or service provided has not met your expectations we want to hear about it so that we can resolve the matter and improve our services.

1. Making a complaint

Your first step should be to contact us, and advise us of your complaint. We may be able to resolve the issue for you immediately, or review the matter and respond within an agreed timeframe.

You can contact us using the following details:

Telephone: 1800 007 022
Email: complaints@capricornrisk.com
Mail: Capricorn Insurance Services
GPO Box 4958
Sydney NSW 2001
In person: Talk to your dedicated Risk Account Manager

2. Internal dispute resolution process

We take all complaints seriously and are committed to resolving them fairly, respectfully and without unnecessary delay.

We will acknowledge receipt of your complaint within one business day and provide you with the contact details of the person responsible for managing your complaint.

Where sufficient information is available, we will endeavour to resolve your complaint as quickly as possible.

If we are unable to resolve your complaint promptly, we will advise you of the expected timeframe for investigation and response.

Where your complaint is resolved to your satisfaction within five business days of receipt, we may not provide a final response letter. However, we will always provide a final response if requested by you or where the resolution of your complaint takes longer.

For most complaints that are not resolved within five business days, we will provide a final response within 30 calendar days of receiving your complaint.

If you are not satisfied with the outcome of your complaint, we will explain the options available to you, including your right to refer the matter to the Australian Financial Complaints Authority (AFCA), an independent external dispute resolution scheme.

3. External dispute resolution process

If an issue has still not been resolved to your satisfaction, you can lodge a complaint with the Financial Services Complaints Ltd (FSCL). FSCL provides fair and independent financial services complaint resolution that is free to consumers.

FSCL reviews disputes that fall within its Terms of Reference. Its final determinations are binding on us.

Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001