**Complaints relating to QBE Binder Policies**

If your complaint relates to a policy arranged under a QBE binder authority, it will be escalated to QBE Insurance (Australia) Limited ("QBE") within 1 business day.

Once received, your complaint may be managed by a frontline team member, who will aim to resolve the matter as quickly as possible, including, where appropriate, within 5 business days. If the complaint is more complex—such as those involving claim declinatures, financial hardship — or cannot be resolved within 5 business days, it will be referred to QBE's Customer Relations team.

When your complaint is escalated to QBE, you will receive an acknowledgement. Your complaint will then be reviewed alongside all relevant information, and you will be kept informed of its progress.

If your complaint is managed by Customer Relations, QBE will endeavour to provide a final decision in writing within 30 calendar days of you first raising your complaint, provided all necessary information has been received.

If further information is required or additional time is needed, QBE will contact you. Where a delay occurs, QBE will explain the reasons, provide an updated timeframe, and inform you of your right to contact the Australian Financial Complaints Authority (AFCA) or another relevant external dispute resolution scheme.

**Contacting QBE**

If you have a QBE policy, you can contact QBE Complaints Customer Relations team directly:

- Phone: 1300 650 503

- Email: complaints@qbe.com

- Mail: Customer Relations, GPO Box 219, PARRAMATTA NSW 2124

**How to contact Australian Financial Complaints Authority (AFCA)**

Phone: 1800 931 678

Email: info@afca.org.au

Online: www.afca.org.au

Post: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

AFCA can advise whether your complaint falls within their rules, noting that some exclusions apply. Time limits may apply, so complaints should be lodged promptly or refer to the AFCA website for further information.