



If you have a complaint

We hope that you never have reason to complain, but if you do, we'll do our best to work with you to resolve it. Our complaints resolution process has three steps.

Please let us know if you require additional assistance to lodge a complaint.

1. Immediate Response

Usually when you have a concern, we can resolve it immediately on the phone. If we can't immediately resolve your concern, we'll treat it as a complaint and take steps to resolve your complaint as soon as possible. We'll acknowledge your complaint within one business day of receiving it.

Please contact us using one of the following means:

Phone: 1300 10 1234

Writing: Bupa Pet Insurance, Customer Service Complaints, Locked Bag 9021 Castle Hill NSW 1765

Please supply your policy number, if applicable, to enable the complaint or enquiry to be dealt with promptly. Your complaint or enquiry will be dealt with by someone with appropriate authority.

2. Internal Dispute Resolution

If we haven't resolved your complaint to your satisfaction, at your request (refer to contact details provided for '1 – Immediate Response'), we will escalate your complaint for review by our Internal Dispute Resolution team. All escalated complaints will be acknowledged within one business days of being escalated.

The Internal Dispute Resolution team will review your matter and any supporting evidence. After full consideration of the complaint a written final response will be provided that will outline the decision reached and the reasons for the decision.

3. External Dispute Resolution

In the event that your complaint is not resolved to your satisfaction, or a final written response has not been provided within 30 days, you can refer your complaint to the Australian Financial Complaints Authority (AFCA), provided your complaint is within the scope of the AFCA Rules.

AFCA is an independent dispute resolution service provided free of charge.

You may contact AFCA at:

Australian Financial Complaints Authority (AFCA)

- **Mail:** GPO Box 3, Melbourne VIC 3001
- **Phone:** 1800 931 678
- **Website:** www.afca.org.au
- **Email:** info@afca.org.au