



## Complaints & Disputes

At NM Insurance our charter is to provide market leading products with a consistently high level of service, at all times.

We do recognise at times misunderstandings and mistakes can happen, or meeting of expectations are not achieved. If this is the case, you may want to let us know or you may wish to make a complaint.

You can refer your feedback or complaint to NM Insurance by calling 1300 767 231 or email us at [customerservice@nminsurance.com.au](mailto:customerservice@nminsurance.com.au) where you will receive a written response to your complaint within 15 business days, unless you agree to a longer timeframe.

### What should you do if you are not happy with our response to your complaint?

If you are not satisfied with our response to your complaint you can request the Internal Dispute Resolution Committee ("Committee") to review the matter. The Committee is made up of Senior Management and Directors of NM Insurance with the experience and authority to decide on matters brought before it.

You can request a review by the Committee by contacting the person who signed your complaint response letter or by contacting:

#### **Internal Dispute Resolution Committee**

NM Insurance Pty Ltd  
P O Box 6156  
North Sydney NSW 2060

To assist the Committee in reviewing your complaint, please provide your reasons for requesting the review. The Committee will provide their decision with reasons within 15 business days.

### External dispute resolution services.

If you are not satisfied with the decision of the Committee or if we have been unable to resolve your complaint within 45 calendar days of when you first lodged it with us, you may lodge a complaint with the:

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

Online: [www.afca.org.au](http://www.afca.org.au)

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

Phone: 1800 931 678 (free call)

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

AFCA provide fair and independent financial services complaint resolution that is free to consumers. NM Insurance and insurer partners are obliged to comply with any decision made by AFCA.

Use of the above schemes does not preclude you from subsequently exercising any legal rights which you may have if you are still unhappy with the outcome. Before doing so, however, we strongly recommend that you obtain independent legal advice.

If your complaint does not fall within the terms of reference of AFCA, you may exercise any legal rights you have or access any other external dispute resolution options that may be available to you.