

# HOW WE MANAGE COMPLAINTS AND DISPUTES

***BCB is a people business, and we value our relationships.  
If you're dissatisfied with your experience, we'd like you to tell us.***

**We're committed to providing our customers with excellent service and quality products. To help us continually improve our standards, we use complaints to identify areas where our service may have fallen short of your expectations.**

## **Our promise to you**

BCB subscribes to the Insurance Brokers Code of Practice and is a member of the Australian Financial Complaints Authority (AFCA), so we're committed to the fair, transparent and timely resolution of disputes.

- Let us know if we've provided advice that you believe is incorrect or unsatisfactory.
- Tell us if you believe we haven't responded to an enquiry within a reasonable time frame.
- Make us aware of any situation where you're unhappy with the way our service was delivered.
- Call out where the conduct of employees or BCB via social media or other published information has been discriminatory, rude, or offensive.

## **Complaints we are unable to respond to but may be able to assist with**

BCB can't respond directly to complaints about decisions made by insurers or others, such as claim outcomes and performance of loss adjusters or other suppliers engaged by the insurer. However, we can refer your complaint to the appropriate firm for a response.

We'll always notify you in writing about why we are unable to respond to your complaint and we'll help facilitate a response from the firm on your behalf.

## **How to make a complaint**

- If your complaint is with, or about, an employee, and you can't resolve the issue with them directly, please ask for your complaint to be escalated. A senior team member will review your complaint and contact you to discuss and/or provide a written response.
- Please make sure your complaint provides a clear outline of the situation, what did or did not occur, and what you believe should have happened.
- You can lodge your complaint via email to [complaints@bcb.com.au](mailto:complaints@bcb.com.au). Don't forget to include your name and contact information.

## Simple steps to resolving your complaint

1. We'll confirm receipt of your complaint in writing within one business day of your notification.
2. If we haven't resolved your complaint within five business days, we'll respond within 30 calendar days from notification, unless we're unable to take any further action.
3. We'll provide an explanation and an apology where necessary.
4. We'll advise you how we'll rectify the issue or advise why the issue cannot be rectified.
5. Our team will provide claims advocacy, including support of your complaint to the insurer or other party and facilitation through their Internal Dispute Resolution process.
6. We will treat your complaint seriously and try to reach a mutually agreeable outcome.
7. If we need more time to address your complaint, we'll let you know.

## What if we can't resolve your complaint?

If we're unable to resolve your complaint to your satisfaction, you can refer the matter to AFCA.

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

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

**Phone:** 1800 931 678

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



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The information provided is general. It does not constitute legal advice and should not be relied upon as legal advice. Body Corporate Brokers recommends seeking advice from a qualified lawyer on any legal issues affecting you before acting on any legal matter. Whilst Body Corporate Brokers endeavour to ensure that the content of this information sheet is accurate, it does not represent or warrant its accuracy, adequacy or completeness and is not responsible for any loss suffered as a result of or in relation to the use of this information sheet.

### [bcb.com.au](http://bcb.com.au)

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