

# YDR COMPLAINTS POLICY

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## 1. Introduction

The General Insurance Code of Practice outlines the minimum standards of service that can be expected from an insurer that complies with the Code. Because many of our clients comply, YDR is also committed to adhering to the code and providing the required level of service and support.

YDR aims to ensure that any person or organisation using, or effected by, its services have the right to lodge a complaint or provide other feedback and to have their concerns addressed in ways that ensure access and equity, fairness, accountability, and transparency.

We provide a complaints management procedure that:

- i. is simple and easy to use;
- ii. is available to all policy holders, clients, and stakeholders;
- iii. ensures complaints are fairly assessed and responded to promptly;
- iv. complies with the General Insurance Code of Practice (GICOP), legislative requirements and requirements expected of YDR as set out by our stakeholders..

## 2. Our Commitment

If a complaint is made or other feedback provided, YDR will:

- i. treat the party making the complaint/ providing the feedback with respect;
- ii. explain what to expect while the matter is being investigated;
- iii. carry out the process in a fair and open way;
- iv. provide reasons for decisions that are made; and
- v. protect all stakeholders' privacy.

## 3. What can a complaint be made about?

A complaint/ feedback can be raised to YDR about the delivery of YDR services or the services of service providers it may use from time to time.

## 4. Who can make a complaint?

A complaint can be made by:

- a. A policy holder who is insured by an organisation using YDR or one its service providers.
- b. A person or organisation who is affected by actions taken by YDR or one its service providers as part of providing YDR services.
- c. The insurer who is providing the insurance that a claim relates to.

## 5. Making a Complaint

1. A complaint can be made in writing by letter, email, text message, verbally by phone call or in person.
2. The complaint/ feedback should be directed to:
  - a. a YDR Director
  - b. the Administration Manager
  - c. using the Complaints YDR email ([complaints@ydr.net.au](mailto:complaints@ydr.net.au))

## 6. Complaints Management

### Register the complaint

The person managing the complaint will be responsible for:

- Registering the complaint in the YDR Complaints/ Feedback Register.
- Ensuring the complainant has been contacted and provided with information about the process and timeframe.
- Ensure that all stakeholders are informed of the complaint within the timeframes set out in the GICOP or requested by our stakeholders.

### Investigate and resolve the complaint

- i. The first step is to investigate the complaint internally. YDR will investigate the complaint within five working days of receiving it.
- ii. We will inform the person/ organisation making the complaint of what is being done to investigate and resolve it within ten working days.
- iii. We will aim to have the complaint investigated and resolved within 20 working days of being received. If this time frame cannot be met, the complainant will be informed of the reasons why and of the alternative time frame for resolution.
- iv. If the complaint involves an insurer, YDR will work with the insurer as necessary to have the complaint resolved within this timeframe.

## 7. Request an external review

If you are not satisfied with YDR's outcome after it has investigated the complaint, you can contact the Australian Financial Complaints Authority (AFCA) and request whether the complaint falls under their Terms of Reference.

If a complainant has not initially contacted YDR with a request to investigate the issue, AFCA will direct you back to YDR.

AFCA's contact details are:

**Australian Financial Complaints Authority:**

Telephone: 1800 931 678

Address: GPO BOX 3, Melbourne, Victoria 3001

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

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