



CCI
Catholic Church
Insurance

General Insurance Code of Practice

The General Insurance Industry has developed the General Insurance Code of Practice (the **Code**) for use by insurers.

Catholic Church Insurance Limited (**CCI**) has adopted and enthusiastically supports the Code because it:

- ◆ requires the provision of high standards of good practice and service
- ◆ requires the provision of more relevant and useful information to consumers
- ◆ promotes understanding of your rights and obligations under our insurance contracts
- ◆ promotes informed and effective relationships between consumers, insurers and agents
- ◆ provides a process for the resolution of disputes.

The Code sets out what we must do when dealing with you through all stages of our relationship with you - **whether you're taking out insurance, making a claim (including setting out timeframes for making a decision on your claim), require financial hardship assistance or have a complaint.** The Code also contains special provisions setting out how we must deal with claims resulting from catastrophes and disasters.

If you want more information about the Code, or to obtain a copy of the Code please contact us or visit the Insurance Council of Australia website at www.codeofpractice.com.au.

If we are unable to provide you with insurance cover, CCI will:

- ◆ give you reasons for our decision;
- ◆ refer you to another insurer, Insurance Council of Australia or NIBA for information about alternative insurance options (unless you already have someone acting on your behalf); and
- ◆ if you are unhappy with our decision, make available information about our complaints handling procedures.

How to make a complaint

If you are unhappy with our decision or the process, you may make a complaint in accordance with our complaints handling procedure. Details of our insurance complaints handling procedure can be obtained from our website at www.ccinsurance.org.au or by requesting a copy directly from us.

You can lodge a complaint by the following methods:

Website: <http://www.ccinsurance.org.au/complaints.htm>

If your complaint is a privacy complaint please refer to our **Privacy Statement** which outlines our privacy complaints handling procedure. Our **Privacy Statement** can be obtained from our website at www.ccinsurance.org.au, or by requesting a copy directly from us.

How to contact us

Mail	Complaints Officer, Catholic Church Insurance Limited GPO Box 180 Melbourne 3001
Email	info@ccinsurance.org.au
Website	www.ccinsurance.org.au
Telephone	1300 655 001
Facsimile	03 9934 3462

Catholic Church Insurance Limited
ABN 76 000 005 210 AFSL no. 235415

If you are not satisfied with the response you receive from us or are not satisfied with the process when dealing with us you can contact the Australian Financial Complaints Authority (AFCA).

AFCA is a recognised external dispute resolution scheme, and subject to its Terms of Reference, AFCA may receive and handle your complaint.

You may contact AFCA using the contact details below:

Mail:	Australian Financial Complaints Authority GPO Box 3, Melbourne Vic 3001
Tel:	1800 931 678
Email:	info@afca.org.au
Website:	www.afca.org.au