

Complaints and disputes resolution process

At Guild, we strive to continue to improve our customer service

We value feedback from our customers about our workers compensation offering. We welcome any feedback, including when you have experienced exceptional service from our staff. Please let us know so that we can pass your compliment on to the staff members concerned.

Alternatively, if you have any suggestions or general feedback about how we could do better, please let us know. This helps us in our efforts to continually review and improve our products and services.

You can provide feedback using the contact details below:

Phone: 1800 810 213

General feedback:

wcclaims@guildinsurance.com.au

Complaints:

wccomplaints@guildinsurance.com.au

What to do if you have a complaint

We understand that sometimes issues come up and you may have a complaint.

The next column outlines our complaints handling process. We aim to resolve your complaint as quickly as possible and will keep you informed as to the progress of your complaint. If you're unhappy with our decision, or in the unlikely event we cannot resolve a complaint within a

maximum of 30 days, you may wish to access external review options which are outlined below.

Referral to an external party can often happen anytime in the process. However, we'd encourage you to contact us first, unless we have specifically advised you about referring to an external party in a claim decision.

Our process

First step - call us

The first thing to do is tell us about your concerns.

Our team will try to resolve your concerns the first time we speak or shortly thereafter. If we are unable to do so, we may refer you to a manager, or you can request to speak to a manager.

Our team member or manager will attempt to respond and resolve your complaint as soon as possible. If they require more information, they'll aim to respond within 14 days of you telling us about your complaint and the additional information requested.

Second step – escalation to a manager for internal review or complete our website form

If you don't feel that your concerns have been resolved, please let us know so we can escalate the matter to a manager. You can provide us with the details over the phone or follow the steps outlined to lodge a webform or email us and a manager will be in touch within 14 days.

Lodging a complaint on our website using a webform can be accessed by going to:

guildinsurance.com.au/help-centre/dispute-resolution-process/dispute-resolution-form

or you can email your complaint to: wccomplaints@guildinsurance.com.au

Step three - external review

We expect our procedures will deal fairly and promptly with your complaint. If you are unhappy with the decision, you can escalate it to an external party. A list of the parties that can assist you with escalating your complaint are outlined on the next page.

Further information about our complaint and dispute resolution process is available by contacting us.

Premium reviews

What can you do?

Contact your Account Manager directly, or on **1800 810 213**. We will listen to your concerns and attempt to resolve the issue.

If we're unable to resolve your concerns, we'll refer you to our underwriting team for review.

1800 810 213 guildinsurance.com.au





What you can expect from us Understanding and guidance

- We'll provide you with an acknowledgement email within 48 business hours.
- We'll put your premium payment on hold while it is under review.

Timeframes

- We will let you know upfront how long it will take to reach a final determination. In most cases, this will be up to 14 days, unless a more complex review is required.
- If there are any delays, we'll contact you with an update on our progress and negotiate an agreed resolution time with you.

Consultative dispute process

 We'll provide guidance to all parties involved on what information we need, or what action is required to assist with our review. We will work with you and keep you fully informed until a final determination is made.

What we need from you

- We will let you know at the start of your review exactly what information we require.
- We ask that you provide us with this information quickly, so we can reach a solution for you as efficiently as possible.

Privacy complaints

While the standard complaints management process can be used, privacy complaints that cannot be resolved by our team when we first speak, can do the following:

Step 1 Escalate the privacy complaint to a manager

Step 2 Escalate to the privacy officer

At any time, or if after receiving the initial response you are not satisfied with our response, the privacy complaint can be escalated to the privacy officer by using the below contact details:

Phone: 1800 810 213

Email: privacy@guildgroup.com.au

If you are not satisfied with Guild's response to your privacy complaint, you may lodge a complaint with the Office of Australian Information Commissioner (OAIC) via the following details:

Online: oaic.gov.au/privacy/privacycomplaints/lodge-a-privacycomplaint-with-us

By email: enquiries@oaic.gov.au

By phone: 1300 363 992 By post: GPO Box 5218

Sydney NSW 2001

Additional options

You can also seek external legal advice.

CONTACT DETAILS

NSW

Worker complaints

Independent Review Office (IRO)

Phone: 13 94 76

Email: complaints@IRO.nsw.gov.au

Website: IRO.nsw.gov.au

Employer Complaints

SIRA

Phone: 13 10 50

Email: contact@sira.nsw.gov.au Website: sira.nsw.gov.au

Worker disputes

Personal Injury Commission

Phone: 1300 368 040 Email: registry@Pl.nsw.gov.au Website: Pl.nsw.gov.au

ACT

Worksafe ACT

Phone: 13 22 81

Email: worksafe@worksafe.act.gov.au Website: worksafe.act.gov.au/contact-us

TAS

Worksafe TAS

Phone: Call 1300 366 322
Email: wstinfo@justice.tas.gov.au
Website: worksafe.tas.gov.au/contact

WA

Workcover WA

Phone: 1300 794 744

Email: records@workcover.wa.gov.au

Website: workcover.wa.gov.au/submit-a-complaint-

about-a-scheme-participant/

1800 810 213 guildinsurance.com.au





Don't go it alone