



Frequently asked questions (FAQs)

for service suppliers and distributors

The purpose of this document is to provide our Service Suppliers and Distributors with updated information following the introduction of ASIC's Regulatory Guideline 271 (RG271) and updates to the General Insurance Code of Practice (GICoP) 2020.

What is a complaint?

QBE accepts and adopts the definition of a complaint in AS/NZS ISO 10002:2014 and reiterated in RG 271 as being: *An expression of dissatisfaction made to or about an organization, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.*

What is a Service Supplier under the General Insurance Code of Practice (GICoP)?

Under GICoP, a Service Supplier means an Investigator, Loss Assessor or Loss Adjuster, Collection Agent, or a person, company or entity who is not our Employee but is contracted by us to manage your claim on our behalf. This includes a broker who manages claims for us and any of their sub-contractors who we have approved and who are also acting on our behalf.

For more information contact your QBE Relationship Manager.

What is a Distributor under the General Insurance Code of Practice (GICoP)?

Distributor means a person, company or entity that is not an Employee, and;

- a. is authorised to provide financial services under our Australian Financial Services Licence, in accordance with the *Corporations Act 2001* (Cth) (Authorised Representative); or
- b. has authority to issue, vary or dispose of, a general insurance product issued under a binder with us, and is covered by this Code excluding an interim contract).

Why do I need to lodge a complaint?

If you are a Service Supplier or a Distributor, when a customer makes a complaint to you in which their complaint meets the definition above, it is your responsibility to let us know within 2 business days, even if the complaint has been closed. However, please refer to your agreement with QBE which outlines the Service Level Agreements (SLAs) to report complaints as your obligation to report complaints may be less than 2 business days.

How do I tell QBE about a customer complaint?

Please complete the Partner online form with the relevant details of the complaint. For closed complaints, this includes a resolution and the steps you took to resolve the complaint

Am I still expected to resolve the complaint?

Yes. As service supplier or distributor, your relationship with the customer means that you are best placed to help them. It's important that you take the right steps to resolve customers' complaints as soon as possible. However, you should refer to your agreement with QBE, for guidance on how to deal with complaints.

What happens if I resolved the complaint after I have recorded it in the form and sent it to QBE?

That's great customer service! But please contact QBE Customer Relations quoting the policy or claim number to let us know.

Do I have to record all complaints?

Yes, service suppliers and distributors must record all customer complaints regardless of resolution. If you are an Australian Financial Services (AFS) licence holder, you should seek advice on your own complaint obligations.

What sort of information do I need to provide in the form? Can I attach documents?

The Partner online form will guide you to provide the information that QBE requires. You can email us the supporting documentation to help us resolve the complaint to complaints@qbe.com. Please quote the Claim or Policy number when sending documentation to us. Please ensure that the customer is aware of **QBE's Privacy Policy** and has consented to the use of their personal information.

Will I receive a confirmation to know if QBE received a complaint?

By law, QBE must acknowledge receipt of the complaint directly with the customer, within 24 hours, unless they nominated you as a representative.

After I raise the complaint, what do I need to tell my customer next?

Let them know that you have raised the complaint with QBE's Customer Relations team who will be in contact within 24 hours with a case reference number and next steps. If the customer has anything further that they would like to send QBE's Customer Relations team, please provide this as soon as possible. If your customer has not received a case reference number, they can contact the Customer Relations team on 1300 650 503.

I can't resolve my customers' complaint, what do I need to do?

Contact QBE's Customer Relations team and provide an updated status. They will take over the complaint management, but your involvement will still be expected to help resolve the customer complaint and to maintain customer contact.

What happens if I don't tell QBE about a customer complaint within 2 business days?

This is a breach of our obligations under our GICoP agreement and ASIC's RG271. We strongly encourage you to raise the complaint with us as soon as you are aware of it, even if this is outside the 2-business day timeframe. Should you be aware of a breach, please speak with your QBE Relationship Manager to report this.

How will I know when a complaint is resolved or not?

QBE will advise the customer or their authorised representative of the complaint outcome. This may be verbal or in writing depending on the nature of the complaint.

Where can I find more information about what I need to do regarding complaints?

The **General Insurance Code of Practice 2020** clearly sets out obligations for service suppliers and distributors, which now align to **ASIC's Regulatory Guideline 271** that came into effect on 5 October 2021. If you have any questions, please speak with your QBE Relationship Manager.