

CUSTOMER COMPLAINTS BROCHURE

APRIL 2026

Customer Complaints Brochure

How Specialist Risk Group Australia handles your complaints

Specialist Risk Group Australia Pty Ltd is committed to providing industry-leading service to all our clients. This includes resolving any complaints in an efficient and timely manner.

How to make a complaint

As your insurance broker, we will provide. If you would like to lodge a complaint, this can be lodged through your **Account Manager** or directly to **Specialist Risk Group Australia** and addressed to the Complaints Manager at: the following comprehensive services:

- **Mail:** Specialist Risk Group Australia, Att: Complaints Manager, L1, 55 Collins Street, Melbourne, VIC, 3000
- **Email:** contact@au.specialistrisk.com
- **Phone:** 1300 293 013

Confidentiality

We will treat your complaint in a confidential manner and consistent with the **Australian Privacy Principles**. Should you not wish to have your complaint information shared with particular staff or representatives, we will respect and adhere to such requests where reasonably practicable to do so.

Our Complaints Handling Process

Step 1 — Contact your Account Manager

- If you would like to make a complaint or provide feedback, contact your designated Account Manager.
- Inform your Account Manager about your complaint and they will endeavour to resolve any issue you may have.
- If you are unable to contact your Account Manager or choose not to, you may contact Specialist Risk Group Australia and direct your complaint or feedback to the Complaints Manager.
- We will formally acknowledge your complaint within 24 hours or as soon as practical.
- We will endeavour to resolve your complaint within 5 days.
- If you are satisfied with our response within 5 days, then we will consider the complaint resolved.
- Where our staff or representatives are unable to resolve the complaint within 5 days, they will escalate the matter to our Internal Dispute Review process.

Our Complaints Handling Process

Step 2 — Internal Dispute Review (IDR) and review by our Complaints Manager

- Our Complaints Manager will acknowledge your complaint within 24 hours or as soon as practical.
- Our Complaints Manager will investigate the circumstances giving rise to the complaint, what remedies may be reasonable, and negotiate a resolution with you.
- It is our objective to have all complaints resolved within 15 business days of referral to the Complaints Manager.
- If your complaint is complex or circumstances arise beyond our control, it may take longer than 15 business days. In this case, we will contact you to agree on a timeframe.
- Our Complaints Manager will regularly update you on the progress.
- At the end of the process, we will provide you with a formal response detailing our decision and the reasons for it.

Step 3 — External Dispute Resolution — AFCA

- If you are dissatisfied with the final outcome, you may be able to refer your complaint to the Australian Financial Complaints Authority (AFCA).
- AFCA is an independent external dispute resolution scheme approved by ASIC, and its services are free to you.
- Specialist Risk Group Australia is a member of this scheme and we agree to be bound by its determination about a dispute.
- You must first provide Specialist Risk Group Australia with the opportunity to address the complaint before AFCA can investigate.
- **Time Limits:** In most cases, you have two years to lodge a dispute with AFCA from the date of our final response.
- **Contact AFCA:**
 - Mail:** GPO Box 3, Melbourne VIC 3001
 - Phone:** 1800 931 678 (9:00am to 5:00pm AEST/AEDT weekdays)
 - Email:** info@afca.org.au
 - Internet:** afca.org.au

Client Vulnerability

Specialist Risk Group Australia understands that clients can find themselves in circumstances where they are vulnerable. If you are experiencing vulnerability, we are committed to assisting you with empathy, sensitivity, and compassion.

- **Translation Services:** Call **13 14 50** to speak to the Translating and Interpreting Service (TIS).
- **National Relay Service (NRS):** For clients who are deaf or have a hearing or speech impairment, contact Voice (**1300 555 727**), TTY (**133 677**), or SMS (**0432 677 767**).

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DONE WELL.**

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CONTACT US

Specialist Risk Group Australia Pty Ltd
Address: L1, 55 Collins Street, Melbourne, VIC, 3000
Telephone: 1300 293 013
Email: contact@au.specialistrisk.com

Specialist Risk Group Australia Pty Ltd | ABN 91 689 637 965 | AFSL 700145