



Invivo Medical Pty Ltd  
ABN 85 108 316 123

## COMPLAINTS AND DISPUTES

What to do if you have a complaint or dispute?

As a valued client, we want you to tell us if any of our products or services have not met your expectations.

### Making a Complaint

If you have a complaint, tell us as it gives us a chance to address your concerns. We will investigate the complaint and answer your questions. All our complaints and dispute resolution services are available to you free of charge.

Your complaint may be about your insurance policy, a claim, a privacy issue or relate to the conduct of our Authorised Representatives, Investigators, Assessors, Loss Adjusters or Collection Agents.

### Steps to Making a Complaint

1. Please contact us and explain the problem. You will find the address and phone number of the office that handles your policy on your invitation to insure, policy documentation or letters from us. You can contact us by phone, in person or in writing. Please try to provide as much information as possible about the reasons for your complaint. The details of your complaint will be sent to one of our Internal Dispute Resolution Specialists or you can ask to speak to them directly.
2. One of our Internal Dispute Resolution Specialists will acknowledge receipt of your complaint within 3 working days and gather all the relevant information. These Specialists have the appropriate authority to deal with your complaint.
3. In most cases they will provide a final decision within 15 working days of receiving your complaint provided they have all the necessary information. If they need more information or the matter requires investigation, they will advise you how long they think this will take and agree a new timeframe for responding to you. They will update you on their progress every 10 working days. If we cannot agree a new timeframe then you can report your concerns to the Financial Ombudsman service.

4. If you are not satisfied with our final decision, you have other options available such as:
  - Seeking independent legal advice; or
  - Referring the matter to the department in your state or territory responsible for fair trading and/or consumer affairs; or
  - Requesting a review of your dispute by the Financial Ombudsman Service (FOS) within 3 months of receiving our final decision. FOS is an independent external dispute resolution service available to our policyholders to review insurance claims. FOS can advise you whether your dispute is one which falls within their terms of reference as not all customers and products are covered.

For further details you can visit their website [www.fos.org.au](http://www.fos.org.au) or FOS can be contacted:

By Phone: 1300 78 08 08  
By email: [info@fos.org.au](mailto:info@fos.org.au)  
By mail: Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001

**SYDNEY**  
33-35 Atchison St, Lvl 1  
St Leonards NSW 2065  
02 8905 3400

**BRISBANE**  
Toowong Tower  
9 Sherwood Rd, Lvl 10  
Toowong QLD 4066  
07 3018 8680

**MELBOURNE**  
68-72 York St, Ste 32  
South Melbourne VIC 3205  
03 8807 4711

Free Call: 1800 103 779  
Free Fax: 1800 103 777