

Complaints and Dispute Resolution Process

IBL Limited (trading as Focus Underwriting) is committed to the efficient resolution of complaints received in relation to the services that are offered by our organisation, and its employees. The complaints process also applies to complaints regarding a declined claim, the value of a claim or financial hardship.

A complaint is an expression of dissatisfaction made to or about us, related to our products, services, staff, or the handling of a complaint, where a response or resolution is explicitly or implicitly expected, or legally required.

A complaint also includes such expressions of dissatisfaction made about us on a social media channel or account owned or controlled by us, where the person making the complaint is both identifiable and contactable.

When we act on behalf of an insurer, we comply with the General Insurance Code of Practice. As part of our Code obligations, we are committed to the fair, transparent and timely resolution of complaints and disputes. If you are unhappy with any of our services or any of the services we provide on behalf of insurers, please contact our Complaints Manager.

Contact details for complaints are as follows:

Complaints Manager

IBL Limited

Phone: 03 8508 5400

Email: complaints@iblltd.com.au

We will acknowledge your complaint and attempt to resolve your complaint fairly and efficiently within the timeframes stipulated in the General Insurance Code of Practice through our internal dispute resolution system.

Our representatives will keep you informed as to how your complaint is being handled and provide reasons for the decisions made. If we require further information to determine or resolve your complaint, we will advise you of this and agree an appropriate time frame, keeping you apprised of the progress.

Focus aim to acknowledge receipt of your complaint by either telephone, email, social media channels or letter within 1 business day and advise the name and contact details of the employee assigned to liaise with you.

Focus will respond to your complaint in writing within 30 calendar days of first being notified of the complaint, provided Focus have all the necessary information and have completed any necessary investigations.

Focus will keep you informed of the progress no less than every 10 business days unless it is resolved earlier.

If your complaint cannot be resolved by Focus, to your satisfaction within the timeframes stipulated, you have the right to refer the matter to AFCA for further consideration and/or review. AFCA is an ASIC approved external dispute resolution service accessible to clients free of charge.

AFCA Contact Details are as follows:

Post: Australian Financial Complaints Authority

GPO Box 3, MELBOURNE VIC 3001

Phone: Toll Free: 1800 931 678

Email: info@afca.org.au

[Australian Financial Complaints Authority](#)