


Liberty is here for you.
**Today. Tomorrow.
Together.**

For more information, please visit:
libertyinternational.com/au

 [Find a team member
in Australia](#)

 [Office locations](#)

 [Connect with Liberty](#)

Complaints and Dispute Resolution Process

At Liberty, we're committed to providing the highest level of client service and satisfaction. However, mistakes or misunderstandings can sometimes happen.

If you believe such a mistake or misunderstanding has occurred, please contact your insurance broker or tell us on the contact details set out below. Most times, we or your broker will be able to resolve your enquiry quickly.

If however you're dissatisfied with our initial response and wish to make a complaint – whether about our products, the services we provide, how we manage your personal information, our staff or the way in which your claim is responded to or managed – we have an established Complaints and Dispute Resolution Process which facilitates the resolution of complaints in a fair, transparent and efficient manner.

Internal Dispute Resolution

Should you wish to make a complaint, you can contact us in the following ways:



complaintsap@libertymutual.com



+61 2 8298 5800



Internal Dispute Resolution
Liberty
Level 38, Governor Phillip Tower, 1 Farrer Place
Sydney NSW 2000

- On receipt of your complaint, provided we have the relevant claim or policy reference as applicable, we'll provide our acknowledgement within one (1) business day of receipt.
- When we provide our acknowledgement, we'll also inform you of the manager appointed to liaise with you regarding your complaint and their contact details. The manager will review your complaint and, providing we have all the necessary information to complete our review, we'll advise you of our decision in writing within 30 calendar days of receipt of your complaint.
- We'll keep you informed about the progress of your complaint at least every 10 business days.

Sometimes, a complaint may take a longer period of time to resolve. If we do need more information or time to resolve your complaint due to complexity or circumstances beyond our control, we'll contact you to let you know the reason for the delay and your right to take your complaint to the Australian Financial Complaints Authority (AFCA), subject to its Rules.



Should your complaint sit outside the AFCA Rules, you may wish to consider seeking independent legal advice or access any other external dispute resolution options that may be available to you.

If our decision doesn't resolve your complaint to your satisfaction, or if we don't resolve your complaint within 30 calendar days of the date we received it, you may refer your complaint to AFCA.

External Dispute Resolution

AFCA provides a free and independent financial services complaint resolution service if the complaint is one which falls within AFCA's Rules of reference.



www.afca.org.au



info@afca.org.au



1800 931 678



Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

We're part of the global Liberty Mutual Group, a Fortune 100 company that's been in business since 1912 with a Standard and Poor's 'A' rating

Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to business and government organisations across Australia – helping protect what they earn, build and own.