

You are not happy.

You want to complain.



We are Oceania Insurance.



You have cover with us.

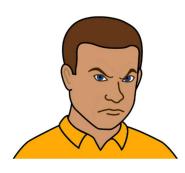
We call it insurance.



You have cover for your car.

You may have a crash.

We may pay to fix your car.



You are not happy



There is a problem. It is about

- our staff
- your cover
- a claim you made.



It may be we say you are **not** covered.

Like you had a crash.

We will **not** pay to fix your car.

You do **not** agree.



It may be you think we are too slow.

Like we said we will fix your car

in 2 weeks.



You wait 2 weeks.

Your car is still **not** fixed.

Or



You say our staff did **not** listen to you.



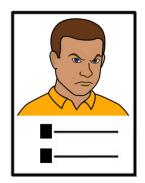
We want to help.

And



We want to hear what you think.

It will help us be better.



Tell us why you are not happy



You can

• send us an email

or

• use our online chat.



Type

- your name
- what cover you have.



Type

- what happened?
- when did it happen?



- what do you want us to do?
- what will fix the problem?



Tell us how to reach you. We can send you

- a text
 - or
- an email.



A bad thing happened.

Like you lost your job.

Tell us. It helps us help you.



Email

hello@oceaniainsurance.com.au

Or



Online chat.

Go to www.oceaniainsurance.com.au



Look for the words **Live Chat**.

Click on it.



A box opens. It is

- at the bottom
- on the right.

You type what you want to say.

We type back to you.



You do **not** speak English.

Chat with us on our website.

We will get a person to speak

your language.



National Relay Service.

Call 1300 555 727.

Or

Send an SMS to 0423 677 767.

Ask them to call 1800 931 659.



You use TTY.

Dial 133 677.

Type 1800 931 659

Or

Ask them to call 1800 931 659.



What do we do?



We listen to you.

We read what you send us.



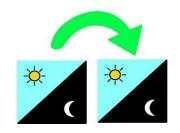
We tell you we have your complaint.

We will send you

• a text

or

• an email.



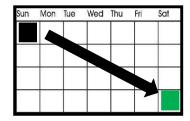
We try to do this in 1 day.

Like you tell us on Thursday.

We talk to you by Friday.



We try to fix the problem.



We try to fix it in 1 month.

It is the same as 30 days.

It may take less time. Like 7 days.



It may be hard to fix the problem.

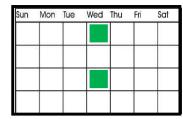
We may talk to a different team.



They are part of Oceania Insurance.

They are **not** the team

you complained about.



This team tell you what they will do.

They write to you every 2 weeks.



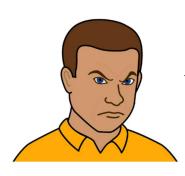
They fix the problem.

Your complaint is finished.



We send you a letter.

It says what we did about the problem.

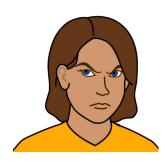


You are still not happy



We say your complaint is finished.

But



You are still **not** happy.



You can talk to AFCA. Their long name is

Australian Financial Complaints Authority.



AFCA is **not** part of Oceania Insurance.

AFCA say how to fix the problem.



Help from AFCA is free.



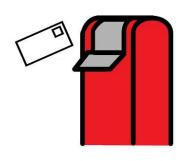
1800 931 678.



info@afca.org.au



Write a letter.



Post to

Australian Financial Complaints Authority.

GPO Box 3

Melbourne VIC 3001.



Oceania Insurance is part of Auto and General Insurance.



This fact sheet is based on How to make a complaint. Oceania Insurance 2022.

We can use images from



- Change People
- Inspired Services





Noun Project





- SocialBuzz
- Tobii-Dynavox.



Access Easy English wrote the Easy English. 13 November 2023.