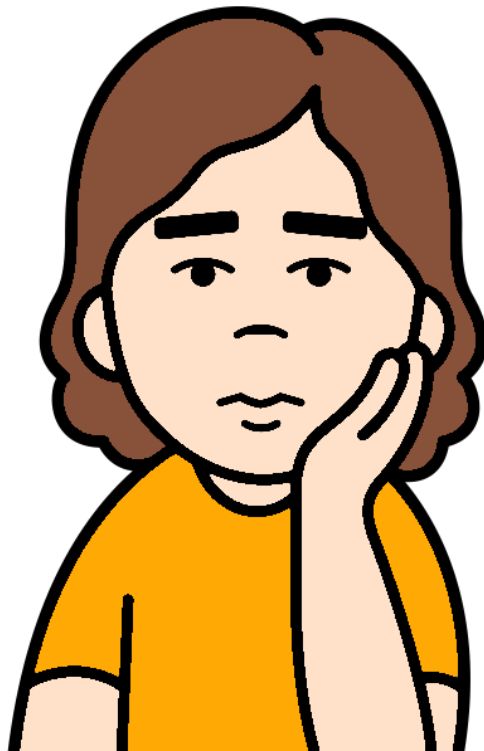


colesinsurance

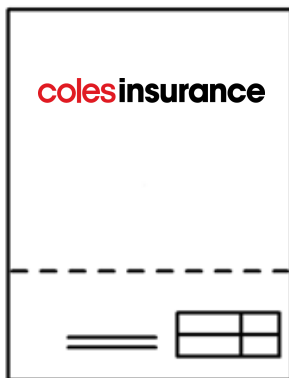


You are not happy.

You want to complain.

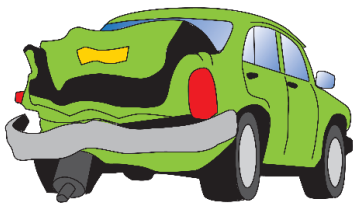


We are Coles Insurance.



You have cover with us.

We call it insurance.



Like you may have cover for your car.

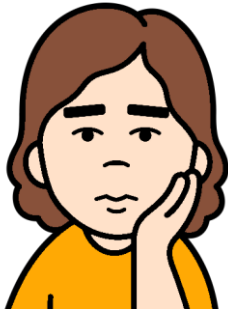
You may have a crash.

We may pay to fix your car.



It may be for

- your home
- the things in your home. Like your fridge.



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.

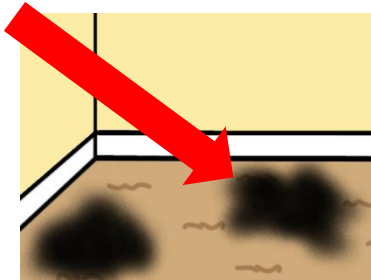
You do **not** agree.



It may be you think we are too slow.

Like there was a flood in your home.

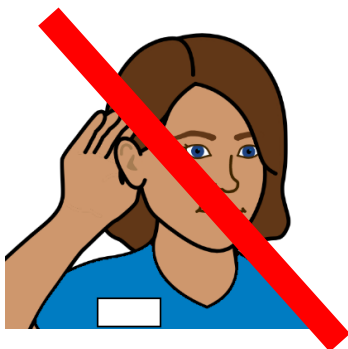
We said we will fix your carpet in 4 weeks.



You wait 4 weeks.

Your carpet is still **not** fixed.

Or

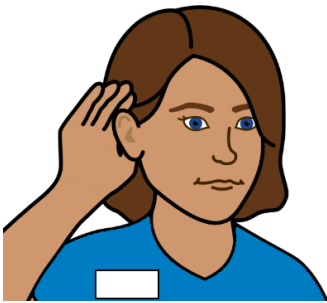


You say our staff did **not** listen to you.



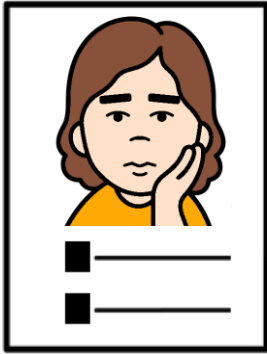
We want to help.

And



We want to hear what you think.

It will help us be better.



Tell us why you are not happy



Tell us

- your name
- what cover you have.



Tell us

- what happened?
- when did it happen?



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



Tell us how to reach you. Like

- you want us to call

or

- you want us to email.



A bad thing happened.

Like you lost your job.

Tell us. It helps us help you.



Call

1800 031 301.

Or



Email

customercare@autogeneral.com.au



You do **not** speak English.

Call

1800 031 301.

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 031 301.



You use TTY.

Dial 133 677.

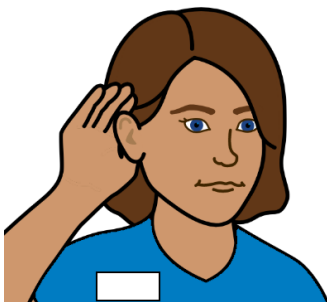
Type 1800 031 301

or

Ask them to call 1800 031 301.



What do we do?



We listen to you.

We read what you send us.

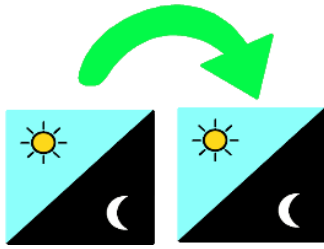


We tell you we have your complaint. We will

- call

or

- send an email.



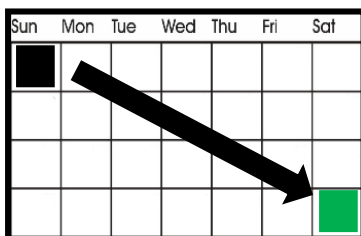
We try to do this in 1 day.

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 Coles Insurance.

They are **not** the team you complained about.

Sun	Mon	Tue	Wed	Thu	Fri	Sat

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.



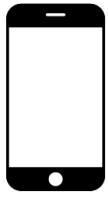
You can talk to AFCA. Their long name is
Australian Financial Complaints Authority.



AFCA is **not** part of Coles Insurance.
AFCA say how to fix the problem.



Help from AFCA is free.



Call

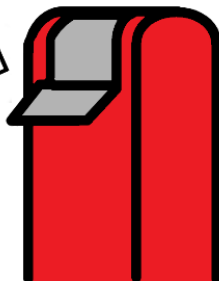
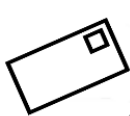
1800 931 678.

Email

info@afca.org.au



Write a letter.



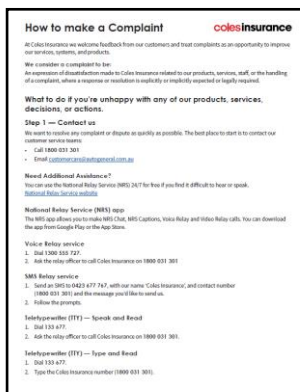
Post to

Australian Financial Complaints Authority.

GPO Box 3

Melbourne VIC 3001.

colesinsurance Coles Car and Home Insurance is part of Auto and General Insurance.



This fact sheet is based on
How to make a complaint.
Coles Insurance. June 2024.



We can use images from

- Change People
- Inspired Services
- Noun Project
- SocialBuzz
- Tobii-Dynavox.



Access Easy English wrote the Easy English.

1 September 2024.