

Complaints – Initial Contact

At Sterling, we pride ourselves on the level of service that we provide to our clients. As such, we would like to know if we have not met your expectations. We take all complaints seriously and aim to respond to any complaint as quickly as possible.

What is a complaint?

An expression of dissatisfaction made to us, related to our products or services, or our complaints handling process itself where a response or resolution is explicitly or implicitly expected.

Am I entitled to lodge a complaint?

You are entitled to make a complaint about any aspect of your relationship with us. We will attempt in good faith to resolve any complaint in a fair, transparent and timely manner.

Where the Insurer is a subscriber to the [General Insurance Code of Practice](#). As such, any complaint we receive will be handled in accordance with the [General Insurance Code of Practice](#).

How do I lodge a complaint?

If you have a complaint in relation to any of our products or services this should, in the first instance, be referred to Sterling directly and in writing. You can send your complaint to:

Tony Parington
Sterling Insurance
PO Box 286
NORTH SYDNEY NSW 2059

Alternatively, this can be sent electronically via email to tonyp@sterlinginsurance.com.au

What information do I need to provide as part of a complaint?

When you lodge a complaint with us, we will generally require the following information:

- Name, address and telephone number of the policyholder;
- Details of the policy concerned (policy and/or claim reference numbers, etc);
- Details of the reasons for lodging the complaint; and
- Copies of any supporting documentation you believe may assist us in addressing your complaint.

If we resolve your complaint to your satisfaction within 5 business days, then we will not respond to you in writing unless you ask us to. This exemption does not apply to complaints regarding a declined claim, the value of a claim or financial hardship.

If we are unable to resolve your complaint to your satisfaction within 5 business days, then we will promptly:

- acknowledge your complaint and provide an outline to you of the complaints resolution process; and
- allocate it to a person who is appropriately experienced and authorised.

You will be updated on the progress of your complaint at least every 10 business days.

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