

### About the FSC Life Insurance Code of Practice

NobleOak is a member of the Financial Services Council (FSC) and we abide by the FSC Life Insurance Code of Practice. The code sets out the standards we will be held to when dealing with our clients about all aspects of your cover and what you can expect from us. This includes providing annual reports to the FSC showing our compliance with this code.

We also uphold the **5 Principles of the Code:**

- 1 Clarity and transparency
- 2 Fairness and respect
- 3 Honesty
- 4 Timeliness
- 5 Communications in plain language

A copy of the FSC Life Insurance Code of Practice can be found on their website [www.fsc.org.au](http://www.fsc.org.au).

We have developed **7 Client Guides** that set out the standards we are committed to delivering. Each guide contains relevant information about what you can expect from us during each stage of taking out and managing your cover.

### About this guide



This guide sets out the procedure for how we deal with and resolve clients' concerns and complaints.

### Managing your concerns

If you have a concern or complaint about your insurance cover or about any aspect of our service please tell us about it. In the first instance it's best to talk with the person you have been dealing with at NobleOak to resolve your concern. You can contact us on **1300 041 494** or email [enquiry@nobleoak.com.au](mailto:enquiry@nobleoak.com.au). We will get back to you within **2 business days**.

If you are not satisfied with how we have handled any aspect about your insurance you can raise a concern with our Client Care Manager. Send an email to [clientcare@nobleoak.com.au](mailto:clientcare@nobleoak.com.au) or by calling **1300 041 494** and asking to speak with our Client Care Manager.

Our Client Care Manager will do the following:

- listen to your concern and confirm the nature of your concern with you;
- outline the actions to be taken by us to consider or investigate your concern along with any actions required by you to resolve your concern;
- provide you with an agreed time frame to get back to you for each action;
- oversee the internal escalation at NobleOak to review your concern and if we find any errors or mistakes have been made in the handling of your matter then we will address these promptly; and

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- check if you require any additional support in progressing your concern including a support person nominated by you to assist you.

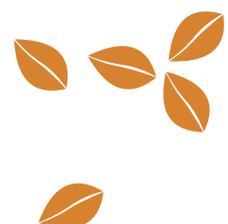
The process we follow will be different depending on the type of concern or complaint you may have.

- If your concern relates to your experience **in applying for insurance cover** with NobleOak, our Client Care Manager will review your application records to consider how your concern may have arisen and the necessary action to be taken to resolve it. This will include a review of our internal practices and procedures including staff training. If you are still unhappy with our actions then our Client Care Manager will refer your concern to our Chief Operations Officer for final review.
- If your concern relates to our **assessment of your application**, your concern will be referred to our Head of Underwriting to review the underwriting decision. Please refer to the **Client Guide 2 – During Your Application** for further information on this process. This guide also sets out the timeframes for reviewing your concerns. If you are still unhappy with our underwriting decision then you can advise our Client Care Manager who will escalate your concern to our Risk & Compliance Committee for final review.
- If your concern relates to the **ongoing administration of your insurance cover** including paying your premium and billing then our Client Care Manager will refer your concern to our Operations Supervisor to review the matter. If you are still unhappy with our actions then let us know and we will have our Chief Operating Officer undertake a final review of your concern.
- If your concern relates to the **processing of a claim** including our claim requirements or our claim decision then our Client Care Manager will raise your concern with our Claims Manager. Please refer to **Client Guide 7 – Making a Claim**. If you are still dissatisfied with our decision then our Client Care Manager will forward your concern to our Claims Review Committee for review.

### Timeframes and decision making

We will attempt to finalise our decision and response to your complaint within **45 calendar days**. If the review of your complaint is likely to take longer then we will let you know and attempt to agree a longer time frame with you. If you agree to that longer time frame then we will work within that timeframe keeping you updated along the way. If you do not consent to a longer timeframe, or we are not able to resolve your concern to your satisfaction, you can take your complaint to the **Financial Ombudsmen Service (FOS)**, an independent and external dispute resolution service.

When we have finalised our decision we will provide you with a written response to your complaint advising our decision and the reasons for that decision. Should you wish to be provided with documents and information that we have relied on in assessing your complaint these will be provided to you, or your doctor, within **10 business days**.



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### Financial Ombudsman Service

If we can't resolve your concern or complaint to your satisfaction, you can refer the matter to the FOS whose role is to help financial industry clients resolve complaints they have been unable to resolve with the financial institution they are dealing with.

If the terms fall within the jurisdiction of FOS, you can lodge your complaint at:

Financial Ombudsman Service  
GPO Box 3  
MELBOURNE VIC 3001  
Toll Free Number: 1800 367 287  
Fax: (03) 9613 6399  
Email: [info@fos.org.au](mailto:info@fos.org.au)

FOS will investigate your complaint and make a determination that is binding on us. Please note you must have attempted to resolve your complaint with NobleOak before approaching the FOS.



### If you need assistance

If you have any questions please:

-  **call:** 1 300 041 494 between 8.00am-8.00pm Mon-Thu or 8.00am-6.00pm Fri (AEST), or
-  **email:** [enquiry@nobleoak.com.au](mailto:enquiry@nobleoak.com.au) and we'll get back to you within **1 business day**, or
-  **mail:** NobleOak Life Limited, GPO Box 4793, Sydney NSW 2001

You can find all of our Client Guides on our website [www.nobleoak.com.au](http://www.nobleoak.com.au)

- Guide 1 - Our Commitment to You
- Guide 2 - During Your Application
- Guide 3 - When You Buy Life Insurance
- Guide 4 - Ongoing Communication About Your Cover
- Guide 5 - Managing Your Concerns
- Guide 6 - Access to Your Information
- Guide 7 - Making a Claim