



Complaints Brochure

Our commitment to You

HDI Global Specialty SE - Australia and ARAG take all complaints seriously and believe that you, the customer, have the right to a fair outcome and that an outcome is achieved in a timely manner.

If you are dissatisfied or unhappy with the service you have received and wish to make a complaint, please contact us as soon as possible so that we may resolve your complaint as quickly as possible.

This leaflet provides you with an overview of the process you can expect HDI Global Specialty SE - Australia and ARAG to undertake in dealing with your complaint.

Step 1: Raising your concern or complaint

If you have any issues, concerns or complaints about how your claim was handled, please first contact the responsible claims handler at ARAG:

You can contact ARAG by:




Phone: +61 2 8066 0162

Email: complaints@arag.com.au

The complaint can be received in any form, telephone, email or letter.

ARAG will respond within seven (7) business days from the date of the receipt of your complaint.

To enable ARAG to consider your complaint in the time-liest manner, please provide the following information.

-  A detailed description or explanation of the situation which has led to your complaint,
-  Any new or further information that has become available that may impact the outcome of your complaint, and that ARAG was not previously provided with,
-  How you wish ARAG to resolve your complaint

On conclusion of the review of your complaint, ARAG will provide you with a proposed resolution and timeframe to conclusion.

Step 2: Internal Dispute Resolution

If you are not satisfied with ARAG's response and outcome, we will escalate your complaint to HDI Global Specialty SE - Australia's Internal Dispute Resolution committee for further review.

HDI Global Specialty SE - Australia requests that you state the dispute in writing to:

Internal Dispute Resolution Committee

HDI Global Specialty SE - Australia

GPO Box 3973 · NSW 2001

Email: HGABdisputes@hdi-specialty.com

The Internal Disputes Resolution Committee will respond to your queries or complaints within thirteen (13) business days.

The response will outline any reason for the decision and will inform you of any action HDI Global Specialty SE - Australia intends to take in resolving your dispute.

Step 3: External Dispute Resolution scheme

If after following HDI Global Specialty SE - Australia's Complaints Procedure, you believe your complaint has not been adequately resolved, you can seek an external review via the Australian Financial Complaints Authority (AFCA), an ASIC approved external dispute resolution body.

This national body is for consumers and resolves certain insurance disputes between consumers and insurers at no cost to you.

The Australian Financial Complaints Authority contact details are:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

HDI Global Specialty SE - Australia is bound by the independent review and determination of the AFCA.