



Complaints Handling Guide

June 2026

How we resolve complaints

If you are not satisfied with our products or services or a decision we have made, please let us know so that we can try to help.

Our complaints process is available to you free of charge.

Step 1 – Talk to us

If you have a concern, please let the staff member you are dealing with know. Many issues can be resolved at this point. If not, you can request the staff member escalate your concern.

Step 2 – Internal dispute resolution

If you wish to refer a complaint to internal dispute resolution, please use the following contact options so that we can ensure your complaint is handled quickly by the most appropriate area.

RACT Insurance claims complaints

Attn: RACT Insurance claims complaints

Email: claimskomplaints@ract.com.au

Phone: 13 27 22 (cost of local call)
Interstate: 1800 005 677 (free call)
International: +61 3 6232 6300

Mail: to the following postage-paid address:
RACT Insurance claims complaint
Reply Paid 1292, Hobart TAS 7001

Complaints about sales or other policy matters

Attn: RACT Insurance complaints

Email: policycomplaints@ract.com.au

Phone: 13 27 22 (cost of local call)
Interstate: 1800 005 677 (free call)
International: +61 3 6232 6300

Mail: to the following postage-paid address:
RACT Insurance complaints
Reply Paid 1292, Hobart TAS 7001

When we receive a complaint we will acknowledge receipt and will notify you of the name and contact details of the person assigned to your complaint (who will have the appropriate knowledge and experience and will not be the person whose conduct or decision is the subject of your complaint).

We try to resolve all complaints within 5 business days. For complaints that can't be resolved within 5 business days we will usually resolve complaints within 30 days provided we have all the necessary information.

Our response will include reasons for the decision and information on your right to escalate to external review by the Australian Financial Complaints Authority (AFCA) as explained in step 3.

We will keep you informed about the progress of your complaint at least every 10 business days (unless resolved earlier or you agree to a different time frame).

If we cannot complete our review within 30 days we will let you know and you may escalate your complaint directly to AFCA (see step 3).



Step 3 – External review

If the outcome of our internal dispute resolution review is not to your satisfaction, or if we have not resolved your complaint within 30 days, you can escalate your complaint to AFCA to review. AFCA's contact details are:

Website: afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

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

Any decision AFCA makes is binding on us. You do not have to accept any decision we or AFCA make and should you wish to, you can also utilise consumer or legal dispute resolution services.

Requests for information

If you request information that we relied on when making a decision about your complaint (and we are able to give you that information) it will be provided free of charge and within 10 business days of your request.

Additional assistance

We are committed to supporting customers who need extra assistance. Please let us know if you require special assistance (including the use of a support person or translator) so that we can ensure your complaint is managed by appropriately trained staff. Further information (and details of support services) is available on our website at ract.com.au (under Help & support).

Privacy complaints

If you have a complaint about how we collect, hold, use or disclose your personal information, you can make a complaint to us. If not satisfied with our internal review, you can refer privacy complaints to:

Office of the Australian Information Commissioner (OAIC)

Website: oaic.gov.au

Email: enquiries@oaic.gov.au

Phone: 1300 363 992

Mail: Director of Compliance

Office of the Australian Information Commissioner
GPO Box 5288, Sydney NSW 2001

Privacy policy

We are committed to protecting your personal information. For further details, please refer to our Privacy Policy and Financial Services Guide at ract.com.au.



The general insurance code of practice

RACT Insurance subscribes to the General Insurance Code of Practice. A copy of the code can be obtained from codeofpractice.com.au. Alternatively you can contact the Insurance Council of Australia by visiting insurancecouncil.com.au or by phone on 1300 728 228 (cost of local call).

ract.com.au | **13 27 22**



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