

The satisfaction of our policy holders is extremely important to Guardian Insurance. If you have any concerns about our products or services or wish to dispute the outcome of a decision, we will do our best to work with you to resolve it. You can get in touch with us by calling one of our trained consultants on **1300 709 431**.

If, after speaking to our team, you are still not happy with the outcome, the matter will be escalated to the Manager of the relevant department who will call you within 2 business days.

If, after speaking to the Manager, you remain dissatisfied you can take the matter further by writing to our Internal Dispute Resolution Committee, care of:

The Complaints Officer
Locked Bag No. 9021
Castle Hill NSW 1765
Fax Number: 1300 367 229
Email: guardian@petsure.com.au

Alternatively you can call us on **1300 709 431**.

Remember to provide us with your name, policy number and full details relating to your complaint.

Your concerns will be investigated by our Internal Dispute Resolution Committee and, provided that we have all the necessary information, we will inform you of the outcome within 15 working days of receiving your letter, email or phone call.

If the Internal Dispute Resolution Committee does not resolve the matter to your satisfaction, you may refer the matter for review to the Financial Ombudsman Service (FOS) within 2 years of the date of our final decision letter. FOS is an independent external dispute resolution service available to our policyholders and FOS can advise you whether your dispute is one which falls within their terms of reference.

For further details on FOS you can visit their website on www.fos.org.au or they can be contacted via one of the following methods:

Mail: GPO Box 3, Melbourne VIC 3001
Phone: 1300 780 808
Fax: (03) 9613 6399
Email: info@fos.org.au