



RentCover® How to make a complaint to EBM RentCover

EBM RentCover aims to offer outstanding client support from cover to claim. If for some reason you are unhappy with your experience with us, we want to hear from you!

Before we get started, you should know...

EBM RentCover acts on behalf of Zurich Australian Insurance Limited (Zurich) when entering into insurance or managing claims. EBM RentCover also acts on behalf of previous underwriter QBE Insurance (Australia) Limited (QBE) when altering insurance or managing claims.

What is a complaint?

A complaint is:

“An expression of dissatisfaction made to or about an organisation, related to its products, services, staff, partners (agents) or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.”

With this definition in mind, a complaint could be related to EBM RentCover products, the service of the EBM RentCover team, the outcome of a claim, the progress of an enquiry, or even the response to a complaint itself. This broad definition is important as it highlights that any issue – big or small – is treated equally and responded to with care and efficiency.

How to make a complaint...

You can provide your feedback by phone, in person, or in writing. Use the below method that best suits you:

- Phone:** 1800 661 662
- Email:** complaints@rentcover.com.au
- Online:** Our complaints portal can be found [here](#)
- In person:** At any of our office locations around Australia
- Post:** Make the letter out to
**The Complaints Manager,
EBM RentCover,
8 Redfern Road,
Hawthorn East, VIC, 3123.**

To help us resolve your concerns quickly and efficiently, please provide as much information as you can about your complaint.

Do you need additional assistance to submit your complaint?

If you are having trouble submitting a complaint, we can help. Or, we can allow a representative (including a financial counsellor, legal representative, relative, friend and member of parliament) to lodge complaints on your behalf.

You may require additional assistance because you are:

- › an older person
- › come from a culturally or linguistically diverse background
- › live in regional or remote areas
- › experience difficulties with formulating or voicing your complaint.

NOTE: Hearing and speech impaired clients can contact EBM RentCover via the National Relay Service on 1300 555 727. Customers requiring translation assistance can contact the Translating and Interpreting Service on 131 450 and request they contact us on your behalf.

Once you have submitted your complaint...

EBM RentCover aims to acknowledge receipt of the complaint within one business day of receiving it. The team will investigate the feedback and let you know if further information is required.

If the complaint is resolved within five business days and you are happy with the outcome, great! There is no need for us to provide you with a written response (unless you want one). However, we will always provide a written response when:

- › the complaint is regarding a declined claim
- › the complaint is regarding the value of a claim
- › the complaint is regarding hardship
- › a written response has been requested.

If the complaint is not resolved to your satisfaction within five business days, we will refer your complaint to the appropriate Internal Disputes Resolution (IDR) team:

- › QBE – complaints@qbe.com or 1300 650 503.
- › Zurich – gi.feedback@zurich.com.au or 132 687 (Australia-wide) or +61 2 9995 1111.

To find out which IDR team your complaint has been escalated to, contact EBM RentCover.

The IDR team will send you a written response with the outcome of your complaint within 30 calendar days from the time the complaint was first raised.

To find out more about the QBE IDR process, [click here](#). To find out more about the Zurich IDR process, [click here](#).

What to do if you are not satisfied with the IDR response

If you are not satisfied with the handling of the complaint, you can contact the Australian Financial Complaints Authority (AFCA). This service is free to the public and EBM RentCover, Zurich and QBE are bound by AFCA's final determination about a dispute.

Please note, a complaint must have been sent to EBM RentCover and either Zurich or QBE before AFCA will investigate it.

Time limits may restrict your ability to make complaints to AFCA. Please contact AFCA or view its website for more details.

The details to lodge a complaint with AFCA are:

- Phone:** 1800 931 678
- Email:** info@afca.org.au
- Online:** afca.org.au
- Mail:** Make the letter out to
**Australian Financial Complaints Authority,
GPO Box 3,
Melbourne, VIC, 3001**

Still not happy?

We encourage you to seek independent legal advice or access any other external dispute resolution options that may be available to you.

For more information about how we handle your personal information, please read our [Privacy Policy](#).