



Internal Dispute Resolution

Express Insurance as an Authorised Representative of Edgewise Insurance Brokers AFSL 307654 subscribe to the **Insurance Brokers Code of Practice** and are a member of the **Financial Ombudsman Service** (FOS). As part of the Code obligations, we are committed to the fair, transparent and timely resolution of disputes. If you are unhappy with any of our services please lodge your complaint in writing or contact our complaints Manager Mr Richard Coloretti.

We will acknowledge your complaint in writing and genuinely attempt to resolve your complaint fairly and efficiently within 20 days through our internal disputes resolution system.

Specific contact details are as follows:

Mr Richard Coloretti
Express Insurance
Edgewise Insurance Brokers
Phone: 03 9425 1333
Email: email@edgewise.com.au

We will keep you informed about how we handle your complaint and provide you with reasons for our decisions. If we require further information to determine or resolve your complaint, then we will inform you of this and agree with you an appropriate time frame, keeping you informed of the progress.

If your complaint cannot be resolved to your satisfaction within 20 business days, you have the right to refer the matter to **Financial Ombudsman Service** (FOS) for further consideration and/or review. FOS is an ASIC approved external dispute resolution service accessible to clients free of charge.

FOS Contact Details are as follows:

BY POST: Financial Ombudsman Service Limited (FOS)
GPO Box 3
MELBOURNE VIC 3001
BY PHONE: Toll Free: 1300 780808
BY EMAIL: info@fos.org.au

An online complaint form is also available at the FOS Ltd Website www.fos.org.au