

COMPLAINT MANAGEMENT POLICY

ISSUED August 2025

This Complaints Management Policy covers the HCF group of companies (**we or HCF Group**), being The Hospitals Contribution Fund of Australia Ltd (**HCF**) (including rt Health a division of HCF), HCF Life Insurance Company Pty Ltd, Manchester Unity Australia Ltd and HCF Research Foundation Ltd but excluding Flip Insurance Pty Ltd, which has its own complaint management policy located at <https://www.flipinsurance.com.au/complaints>.

OUR COMMITMENT

HCF Group acknowledges that you have a right to complain about our products and services. As part of our vision to make health care affordable, understandable, high quality and member-centric, HCF is committed to an open, accessible and effective complaint management system as guided by Australian Standard AS/NZS 10002:2022 (**Standard**).

COMPLAINTS AND FEEDBACK

The HCF Group recognises that complaints and feedback provide opportunities to build knowledge and improve our products and services. This policy is intended to address complaints made to the HCF Group. In accordance with the Standard, a complaint is defined as an expression of dissatisfaction to or about the HCF Group, related to our products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

Occasionally we receive negative feedback in the form of opinions, comments and expressions of interest or concern about our products, services or interactions, which may not require a resolution or formal follow up. This policy does not apply to feedback of this nature unless we decide to manage it in the same way as a complaint in the circumstances.

GUIDING PRINCIPLES

In line with the Standard and HCF's responsibilities under the Private Health Insurance Code of Conduct, we are committed to the following guiding principles when handling complaints:

PEOPLE FOCUS

The HCF Group's complaint handling process is intended to be fair and equitable to all parties. It allows for active involvement by complainants as far as practicable, permitting their views to be heard and taken into account in a balanced, respectful and meaningful way.

ACCESSIBLE, VISIBLE AND TRANSPARENT

This policy will be available on our website, in our branches and our Head Office.

If we discover that you require assistance or support during the process, we will adopt measures to accommodate the assistance and support you require so that you can meaningfully participate in the process.

We do not charge a fee for making a complaint.

RESPONSIVE

We will acknowledge complaints promptly and respond in full in a reasonable timeframe taking into account the urgency of issues raised. We will communicate expected timeframes to you and inform you if we think there may be some delay.

OBJECTIVE, FAIR AND EQUITABLE

We will review each complaint in an objective and unbiased manner.

We will take all reasonable steps to make sure that you are not adversely affected because a complaint was made by you or on your behalf.

If a complainant's behaviour during the process is unreasonable, we will still endeavor to take all reasonable steps to address the valid issues raised in the complaint in a fair and ethical manner.

CONDUCT AND COMMUNICATION

We will be helpful, courteous and professional in all our dealings.

We will explain the reasons for our decision and any remedy or resolution we consider fair and reasonable in the circumstances.

We will provide contact details of the person coordinating the response so that you know whom to contact during the process.

ACCOUNTABILITY, LEARNING AND PREVENTION

There is clear accountability for our complaint management system. We monitor and report information about complaints to gain insight on areas for improvement and issues requiring deeper analysis to prevent recurrence.

Staff undertake training on the importance of complaints to the HCF Group and this policy. We undertake periodic reviews and audits of the complaint management system to assess our adherence to this policy, and to evaluate the overall effectiveness and suitability of our complaint management system.

HOW TO MAKE A COMPLAINT

A complaint may be made either verbally or in writing. You can lodge a complaint with us about **Health** or **Life** insurance in person, by telephone, mail, email or online. Our contact details are as follows:

For HCF members/policyholders on HCF or HCF Life branded products

Call: 13 13 34 (Mon-Fri: 8am-8pm and Sat: 9am-5pm (AEDT))
Write: Feedback and Resolutions Team, GPO BOX 4242, Sydney NSW 2001
Online: hcf.com.au/contact-us
Email: complaints@hcf.com.au

For HCF members on rt Health branded products

Call: 1300 886 123 (Mon-Fri: 8.30am-5pm (AEDT))
Write: Member Care Team, PO Box 545, Strawberry Hills, NSW 2012
Email: help@rthealthfund.com.au

PET, TRAVEL, HOME, CAR and LANDLORD INSURANCE

Your complaint may relate to an insurance product which is issued by another organisation. If your complaint concerns an issue that is not able to be resolved by us, we will refer it to the relevant product issuer (or agent) and inform you. However, you may wish to lodge your complaint directly with them. If in doubt, please contact us for assistance on where to lodge your complaint.

If you have a complaint about a **Pet Insurance** product, cover, claim or services offered, you can contact **PetSure** on:

Call: 1800 630 681
Email: hcf@petsure.com.au
Write: Customer Service Complaints HCF Pet Insurance, Locked Bag 9021, Castle Hill NSW 1765

Your concerns will be investigated by **Petsure** and, provided that they have all the necessary information, they will inform you of the outcome within 15 business days of receiving your letter, email or phone call.

If they are unable to resolve this matter in 15 business days, they will let you know and will provide a final response no later than 45 days from the date they received your complaint.

If your complaint is about your **HCF Travel Insurance** product, cover or claim, you can contact **Allianz** on:

Call: 1800 689 410
Email: HCF@allianz-assistance.com.au

If your complaint is about your **HCF Home, Car or Landlord Insurance** product, cover or claim, you can contact **Allianz** on:

Call: 1300 657 046
Write: Allianz Australia Insurance Limited
GPO Box 4049
Sydney NSW 2001
Online: allianz.com.au/complaints

Petsure and **Allianz** will handle your complaint in accordance with their own complaint handling process.

INFORMATION TO PROVIDE WITH YOUR COMPLAINT

It will assist us to consider your complaint efficiently if you provide us with as much relevant information as possible, including:

- a clear description of your concern, and what you believe caused it;
- whether your concern relates to a specific claim or interaction;
- your desired outcome; and
- any special arrangements you would like us to follow, such as how to contact you or any support needs which you may have.

OUR PROCESS

- We're committed to resolving complaints as quickly as possible. We will seek to resolve your complaint at the first point of contact when you make a complaint in person at a branch or by phone.
- If we are unable to resolve your complaint at first contact or the complaint is lodged via post or email, we will assign your complaint to a Resolution Officer. Complaints about HCF Dental or HCF Eyecare services will be referred to their respective complaints management team for resolution and they will keep you informed of the process.
- We will acknowledge receipt of your complaint promptly and no later than 2 business days from the date of receipt by the relevant HCF Group company. We will typically do this by the same method that you used to contact us, or by telephone or in writing, depending on the complaint and your preferred method of contact. You can make enquiries about the status of your complaint via the details set out below.

For HCF members/policyholders on HCF or HCF Life branded products

Call: **13 13 34** (Mon-Fri: 8am-8pm and Sat: 9am-5pm (AEDT))

Write: **Feedback and Resolutions Team, GPO BOX 4242, Sydney NSW 2001**

Online: **hcf.com.au/contact-us**

Email: **complaints@hcf.com.au**

For HCF members on rt Health branded products

Call: **1300 886 123** (Mon-Fri: 8.30am-5pm (AEDT))

Write: **Member Care Team, PO Box 545, Strawberry Hills, NSW 2012**

Email: **help@rthealthfund.com.au**

- The Resolution Officer will ensure that issues are prioritised in accordance with their urgency and are reviewed by the appropriate personnel to achieve an equitable and efficient resolution.
- We will generally seek to complete our review and communicate our response within 5 business days of receipt by HCF. However, if we require more information or time to complete our review, we will advise you of the reasons for this and the expected timeframe to resolve your complaint.
- If you are not satisfied with the outcome, you can request that your complaint be escalated internally. Upon receiving your request, we will contact you to confirm the review and timeframe and arrange for an independent review.
- If you are still not satisfied with the outcome, then we will inform you about your right to contact the relevant Ombudsman.

OMBUDSMAN

An Ombudsman is an independent body formed to help resolve complaints and provide information. If you have lodged a complaint with us and are not satisfied with the outcome, you can contact the following:

If your complaint about **HCF Groups Health Insurance** is not resolved to your satisfaction, you can contact the Private Health Insurance Commonwealth Ombudsman at:

Call: 1300 362 072

Visit: ombudsman.gov.au

Write: Private Health Insurance Ombudsman, Commonwealth Ombudsman, GPO Box 442, Canberra ACT 2601

If your complaint about **Life, Pet, Travel, Car, Home or Landlord** insurance is not resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers:

Call: 1800 931 678 (free call)

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

Visit: afca.org.au

Email: info@afca.org.au

YOUR PRIVACY

By submitting a complaint to HCF, you acknowledge and agree that:

- HCF may collect and handle your personal information for the purpose of investigating, responding to, and resolving your complaint, and for improving our products, services, and member experience.
- The information you provide may be shared internally within the HCF Group and, where necessary, with third parties such as service providers, regulators, or dispute resolution bodies (e.g. the Private Health Insurance Ombudsman or AFCA), to facilitate resolution of your complaint.
- You have the right to access and correct your personal information and to raise concerns about how it is handled, in accordance with applicable privacy laws.

Further information about how HCF handles personal information is available in HCF's Privacy Policy at hcf.com.au/privacy.

NEED FURTHER INFORMATION?

For more information about our complaints handling process in general, please contact us via any of the options set out above.

UPDATING THIS POLICY

We may review, amend or revise this policy from time to time. We will post the updated version on our website at hcf.com.au and its terms will take effect from the date of posting.