

## Complaints Process

At Lederderman Insurance Brokers we are committed to ensuring that our products and services meet your expectations. If you feel that we have made a mistake and you wish to make a complaint, we want to know about it, and we will deal with your complaint in a fair, transparent and timely manner.

### Step 1. Can the dispute be resolved with the staff member involved?

In the first Instance, please notify the reason for your complaint to the staff member at Lederderman Insurance Brokers that you feel made the error.

We will acknowledge receipt of your complaint within 48 hours from being notified and will make every effort to resolve the complaint within 5 days.

### Step 2. Internal Dispute Resolution (IDR)

If the matter has not been resolved to your satisfaction after step 1 above, then the matter will be handled by our Internal Dispute Resolution (IDR) process.

Once a complaint is referred to our IDR process, our Complaints Officer will be the person responsible for handling and resolving your complaint.

Complaints Officer: Ruben Alvaro  
Street Address: Suite 2, Level 1, 27 Redleaf Avenue, Wahroonga, NSW 2076  
Mailing Address: PO Box 174 Wahroonga, NSW 2076  
Phone: 02 9487 2599  
Email: [mail@lederman.com.au](mailto:mail@lederman.com.au)

As part of the IDR process, we will provide you with a formal IDR response within 30 days of the initial complaint notification, outlining what decision we have made in regard to your complaint and the reasons for this.

### Step 3. External Dispute Resolution - AFCA

Lederderman Insurance Brokers are a member of the Australian Financial Complaints Authority (AFCA). AFCA is an independent financial services complaint resolution service which is accessible to clients free of charge in the event that you believe a complaint has not been satisfactorily dealt with by us.

**Entity:** Australian Financial Complaints Authority  
**Street Address:** Level 12, 717 Bourke Street, Docklands 3008  
**Mailing address:** GPO Box 3, Melbourne VIC 3001  
**Phone:** 1800 931 678  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Website:** [www.afca.org.au](http://www.afca.org.au)