

Insurance Claim Advice

Labor Member for Lyons, Heather Butler MHA today outlined steps people could take if they were unsatisfied with insurance company assessments or limitations contained in company fine print.

Mrs Butler said she had heard from a number of people who were making claims after the recent fires that swept through the East Coast towns of Scamander and St Helens.

"I have been advised by the Office of Consumer Affairs and Fair Trading that if anyone is unsure about, or not satisfied with a response from an insurance company they can take the issue further," said Mrs Butler.

"The first person to call is your insurer's Internal Dispute Resolution Officer and every insurance company has someone in this role.

"Hopefully at this stage any issue can be resolved internally by the company to the satisfaction of both parties.

"However, if there is still a dispute, you can contact the Insurance Ombudsman on 1300 363683 for further advice on insurance complaints.

"It is important to talk to the Internal Dispute Resolution Officer and give the insurance company time to look into the issue before calling this number."

Mrs Butler said she had spoken with one family who had followed this advice after initially being unhappy with the outcome of an assessment.

"By following these two steps, they did significantly improve the outcome of their claim.

"This might not always be the case but there is definitely a process to follow to ensure people get the full benefit of insurance coverage," said Mrs Butler.