



**INSURANCE
OMBUDSMAN
SERVICE**



Dispute with your insurer?

IOS can help.

The Insurance Ombudsman Service (IOS) is a national independent body which gives free help to consumers who have disputes with their insurance providers over the following types of insurance cover:

- Home building and contents
- Motor vehicle
- Travel
- Sickness and accident
- Consumer credit
- Pleasurecraft
- Personal and domestic property insurance
- Medical indemnity insurance
- Residential strata title
- Some small business policies
- Third party motor vehicle disputes if you are uninsured, where property damage is under \$3,000



INSURANCE OMBUDSMAN SERVICE

We will handle your dispute fairly,
as quickly as possible and free of charge.

How we can help...

- Our service is free to consumers, and an efficient and cost effective alternative to legal action.
- Our dispute resolution process is completely independent and administered by an expert team of insurance professionals and lawyers.
- IOS is approved by the Regulator, ASIC.
- We can make determinations, binding on participating insurance providers, up to \$280,000.

What you need to do...

- Take your dispute to your insurance provider's Internal Dispute Resolution (IDR) process and ask for an IDR decision.
 - Contact us if you need information on the correct person to contact to get the IDR process started.
 - If the dispute remains unresolved or you are unhappy with the IDR decision, call us on 1300 78 08 08 (for the cost of a local call).
 - Contact us within three months of receiving the IDR decision from your insurance provider to enable us to deal with your dispute.
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How to contact us:

Email ios@insuranceombudsman.com.au

Write Insurance Ombudsman Service
PO Box 561 Collins Street West
Melbourne, Victoria 8007

Toll free 1300 78 08 08

www.insuranceombudsman.com.au