

SEDGWICK AUSTRALIA

Complaints Handling Policy

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sedgwick 

PURPOSE

Sedgwick’s goal is to provide the best possible service to our customers, clients, brokers and stakeholders. If something hasn’t met your expectations or you feel something isn’t right, we’d like the opportunity to resolve it.

This policy explains how you can raise a complaint, how Sedgwick will work to resolve the complaint, and what steps you can take if you’re not satisfied with the outcome. It provides guidance on how we engage with our customers; ensuring transparency and consistency in how we handle enquiries, complaints and feedback.



OUR VALUES

In everything we do, we provide **caring that counts**. It’s what we’re known for. We do that by living our core values of empathy, growth, accountability, inclusion, and collaboration. When we embrace our core values, we achieve something great: our **purpose**.



EMPATHY

The work we do is **meaningful**.



GROWTH

What happens **next** is up to us.



ACCOUNTABILITY

Being **all in** is the only way to be.



INCLUSION

Good ideas come from **everywhere**.



COLLABORATION

Teamwork makes the **dream bigger**.

WHAT YOU CAN EXPECT

We are committed to ensuring that anyone who raises a complaint is treated fairly and without prejudice. We will make the complaint process straightforward and accessible, with clear information readily available. Your feedback is always valued and welcomed, and it’s completely free to share.

1

PEOPLE FOCUS

We are committed to receiving and addressing feedback and complaints about our services, systems and products. Any concerns will be handled promptly. People making complaints will:

- Get information about our complaints process
- Have multiple and easy ways to make a complaint
- Be listened to, treated with respect and involved in the process, where possible
- Receive reasons for our decisions and any options for further review or actions.

2

EARLY RESOLUTION

Whenever possible, we'll resolve complaints during your first contact with Sedgwick Australia.

3

RESPONSIVENESS

We will quickly acknowledge your complaint. We'll assess and prioritise it based on how urgent or serious it is. If there's an immediate risk to your safety, we'll respond right away and escalate it as needed.

4

OBJECTIVITY AND FAIRNESS

We will handle each complaint fairly and without bias. If your complaint relates to Sedgwick staff, the person dealing with your complaint will be different from the one whose conduct or service is being complained about.

We will manage any conflicts of interest reasonably. Internal reviews will be conducted by someone other than the original decision maker.

5

RESPONDING FLEXIBLY

Our team is empowered to resolve complaints quickly and with minimal formality. We use flexible approaches to make it easier for people to make complaints or for their representatives to do so.

We assess each complaint individually and involve the person making the complaint or their representative as much as possible.

6

CONFIDENTIALITY

We will protect the identity of people making complaints whenever practical and appropriate. Personal information will only be disclosed or used by Sedgwick Australia as allowed by privacy laws, secrecy provisions and confidentiality obligations.

7

COMPLAINTS INVOLVING MULTIPLE AGENCIES

If a complaint involves multiple organisations, we'll work with them to ensure clear and coordinated communication with you or your representative.

We'll share information as needed, respecting privacy and confidentiality, to respond to the complaint promptly. We handle complaints about both our staff and our service providers.



COMPLAINTS INVOLVING MULTIPLE PARTIES

When related parties make similar complaints, we'll try to communicate with a single representative of the group.



CONTINUOUS IMPROVEMENT

We use the complaints we receive to find ways to enhance our products and services. This includes analysing complaints to identify issues that may affect multiple customers.

COMPLAINT PROCESS

WHO CAN RAISE A COMPLAINT?

At Sedgwick, we work with a diverse range of individuals and groups, including clients, insured individuals, third-party claimants, brokers, and legal representatives. It's important to know that anyone can raise a complaint about Sedgwick, whether it's related to our products, services, staff, or the handling of a complaint.

HOW TO LODGE A COMPLAINT

The quickest and easiest way to address your concerns is by contacting your Sedgwick representative via phone or email. Our goal is to resolve complaints at the frontline, with our trained and authorised staff ready to assist you. If necessary, we may escalate your complaint to a more senior colleague within Sedgwick Australia.

REPRESENTATIVES

If you need extra support or prefer someone else makes a complaint on your behalf, you can appoint a representative. This could be a broker, financial counsellor, legal representative, family member, or friend. With your permission, we can communicate directly with your representative, making the process easier and less stressful for you. We're here to support you and ensure your concerns are properly addressed. If you have any questions or need help appointing a representative, please let us know.

TIMEFRAMES

We aim to acknowledge your complaint within one business day, either verbally or in writing, and strive to resolve it within five business days. If your complaint remains unresolved after five business days, we will provide you with updates every ten business days. Depending on the nature of your complaint, we will deliver an outcome either verbally or in writing, ensuring you receive a response no later than 30 calendar days from the date you first raised your concerns.

KEY STEPS IN THE COMPLAINTS PROCESS

There are four key steps in the complaints process:

1. **Complaint received.** We will **acknowledge** your complaint either verbally or in writing **within 1 business day**.
2. **Complaint investigation.** If we can't resolve your concerns right away, we will investigate.
3. **Complaint update.** We will give you an **update** on your complaint at least every **10 business days**.
4. **Complaint response.** We will respond to your complaint **within 30 calendar days**.



CUSTOMER ADVOCATE

Our Customer Advocate is dedicated to ensuring your voice is heard and that fair outcomes are achieved for all complaints. They actively listen to your feedback and recommend improvements to enhance our services.

Additionally, they provide support to complaint handlers dealing with complex or sensitive issues. If you have any feedback for the Customer Advocate, please reach out to us at: customeradvocate@sedgwick.com

EXTERNAL SERVICES

We are committed to resolving your complaint and are confident in our ability to address your concerns.

However, if you remain dissatisfied after Sedgwick's review, you may refer your complaint to an external dispute resolution service.

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)

AFCA provides a free and impartial way to resolve financial complaints for consumers and small businesses. If AFCA makes a decision and you agree with it, we are obligated to follow it. However, you are not required to accept their decision and can explore other options if you prefer. AFCA handles specific types of complaints and timeframes may apply. To check if they can assist you, please contact them at:

AFCA	
Phone	1800 931 678 (within Australia)
Email	info@afca.org.au
Web	afca.org.au
Mail	GPO Box 3, Melbourne VIC 3001

THE OFFICE OF THE AUSTRALIAN INFORMATION COMMISSIONER (OAIC)

The OAIC promotes and protects privacy and information access rights. They ensure government agencies and large organisations follow the Privacy Act 1988 and other laws when handling personal information. For privacy complaints, the OAIC can be contacted here:

OAIC	
Phone	1300 363 992 (within Australia)
Online (Privacy complaint)	Complaint Form
Web	oaic.gov.au
Mail	GPO Box 5288, Sydney NSW 2001

EXTRA SUPPORT

At Sedgwick, we believe in making the complaint process as smooth and straightforward as possible. If you need assistance at any stage, we're here to help. Our team is dedicated to guiding you through every step with care and understanding.

As part of our **Caring that Counts** philosophy, we offer specialised support for customers experiencing vulnerability. Our colleagues are trained to provide the extra care and sensitivity needed in these situations, always prioritising those who require additional assistance.

Our **Customer Advocate** is here to offer personalised advice to support customers experiencing vulnerability. Whether through conversations or meetings, they collaborate with Sedgwick colleagues, insurers, and suppliers to simplify the claims process. Their goal is to ensure your claims are handled with the utmost sensitivity and compassion.

We understand that asking for help can be challenging, but we encourage you or your representative to reach out if you need any extra support. We're committed to being there for you, every step of the way.



INTERPRETER SERVICES

We recognise that some of our customers may feel more at ease expressing their concerns in their native language. If you prefer to communicate in a language other than English, we can arrange for an interpreter to assist you.

The **Translating and Interpreting Service (TIS National)**, operated by the Department of Home Affairs, is available to help individuals, agencies, and businesses communicate effectively with non-English speakers. This service ensures that language barriers do not hinder you from sharing your concerns and receiving the support you need.

	TIS National
Phone interpreter	13 14 50 (within Australia)
Automated phone interpreter	1800 131 450
Web	tisnational.gov.au

NATIONAL RELAY SERVICE

The National Relay Service (NRS) is a free and confidential service that helps people who are hearing or speech impaired to communicate over the phone. This service, provided by the Australian Government, connects you with a Relay Officer who assists in relaying the conversation between the user and the person they are calling. Relay Officers will change voice to text, Auslan to English and vice versa.

	National Relay Service
TTY (Speak/Read/Type/Listen)	Call 13 36 77 (Standard and Overseas)
Voice Relay	Call 1300 555 727
NRS Chat	nrschat.nrscall.gov.au
SMS Relay	Text 0423 677 767

REVIEW

This policy will be reviewed by the Customer Advocate every two years or earlier if required by a change in circumstances.