EML
MUTUAL SINCE 1910

Customer Complaints Brochure

We help people get their lives back.

Information for customers who have a concern or complaint

We are dedicated to providing exemplary client service. We also accept that despite our best efforts, sometimes things can go wrong. When this happens, we are determined to make them right again and use what we learn to improve our services.

This policy explains how you can make a complaint to the EML Group, how we will handle your complaint, the support available to you, and what you can do if you are not satisfied with the outcome.

Who does this applies to

This policy applies to complaints made by, or on behalf of, people who interact with the EML Group. This may include workers, employers, customers, representatives, service providers and other people affected by our products, services, staff or complaint handling.

What is a complaint

A complaint is an expression of dissatisfaction made to or about the EML Group, our products, services, staff or the way we have handled a complaint, where a response or resolution is expected or legally required.

If your matter is more appropriately handled as an enquiry, feedback, dispute or statutory review process, we will let you know and explain the relevant pathway.

Making a complaint

How to make a complaint

You can make a complaint in the way that is easiest for you. You may raise your concern with your usual EML contact, such as your case manager, or contact us using one of the channels below.

General EML Group complaints **Workers compensation complaints**	E: **info@eml.com.au** P: 1800 931 330 (toll free) W: www.eml.com.au/contact-us/feedback/
General insurance/life insurance complaints	E: EMLPlusComplaints@eml.com.au P: 1800 931 330 (toll free) W: www.eml.com.au/contact-us/feedback/
Privacy complaints	E: privacy@eml.com.au P: 1800 931 330 (toll free)

Information to include when making a complaint

To help us resolve your complaint as quickly as possible, please provide your name and contact details, details of your complaint including the issues you want us to consider, how you would like the complaint resolved, any relevant claim, policy, account or reference number, and any documents or information you consider relevant. If you do not have all of this information, you can still contact us and we will help you.

When you make a complaint to us, we will

- acknowledge receipt of your complaint and document it;
- work with you to try and resolve your complaint as soon as possible;
- treat you with dignity, empathy and respect;
- keep you informed of our progress and expected timeframes;
- provide you with our final response within applicable legal, scheme, contractual or regulatory timeframes; and
- use complaints and feedback to improve our services.

Support to make a complaint

You can ask another person or organisation to help you make or progress a complaint. This may include a family member, support person, advocate, legal representative, employer representative or other authorised representative.

If you need communication support, an interpreter, an alternative format, or another adjustment to help you make or participate in a complaint, please tell us when you contact us.

What happens after you make a complaint

We will acknowledge your complaint as soon as practicable, unless a different timeframe applies under the relevant scheme, contract or regulatory requirement.

We will assess your complaint and may contact you to clarify the issues, request further information or discuss how the matter may be resolved.

We aim to resolve complaints as quickly as possible and, where we can, within ten (10) business days. Some complaints are more complex and may take longer. If we cannot respond within the required timeframe, we will explain why, tell you when we expect to respond, and provide any available external review details.

We will act fairly and reasonably towards you in a consistent and ethical manner. In doing so, we will consider your conduct, our conduct and the contract between us. This may mean that during the course of our investigation further information may be requested from you to assist with our consideration.

We will keep you updated as to the progress of your complaint.

No disadvantage for making a complaint

We will take reasonable steps to ensure you are not disadvantaged because you make a complaint or because someone makes a complaint on your behalf.

What if you remain unsatisfied

If you do not agree with our decision or handling of your complaint, you can ask us to reconsider the matter or explain the outcome further.

Depending on the product, service, scheme or jurisdiction, you may also have rights to seek review by an external body. Where external review rights are available, we will provide the relevant contact details in our response.

For workers compensation complaints

Workers compensation schemes operate across different jurisdictions and external review rights, processes and timeframes may vary depending on the nature of your complaint and the scheme that applies.

If you are not satisfied with our response, we will explain any available external review options and provide the relevant contact details, timeframes and next steps in our response to you.

For general insurance and life insurance complaints

AFCA provides consumers and small businesses with fair, free and independent dispute resolution for financial complaints. AFCA decisions are binding on us.

AFCA generally will not consider a complaint or dispute unless it is lodged before the earlier of the following time limits:

- within two years of the date of our final Internal Dispute Resolution response; and
- within six years of the date you first became aware, or should reasonably have become aware, that you suffered the loss.

AFCA may still consider a complaint or dispute lodged after either of these time limits if it considers that exceptional circumstances apply. Please refer to the AFCA website for more information.

Australian Financial Complaints Authority Limited

GPO Box 3, Melbourne, VIC 3001

E: info@afca.org.au

P: 1800 931 678

W: www.afca.org.au

For privacy complaints

Our privacy policy sets out the ways in which we handle your personal information. If you don't believe that we have met your privacy obligations, and are not satisfied with our response, you can make a complaint to the Office of the Australian Information Commissioner

Office of the Australian Information Commissioner

GPO Box 5218, Sydney, NSW 2001

E: enquiries@oaic.gov.au

P: 1300 363 992

W: www.oaic.gov.au

Privacy and confidentiality

We will handle personal information provided as part of a complaint in accordance with our privacy obligations and privacy policy.

We may need to share information internally or with relevant scheme agents, insurers, regulators, service providers or representatives where it is necessary to assess, investigate or respond to your complaint.

You can contact us if you would like more information about how your personal information is handled.

Questions you may have

Is there a time limit on making complaints?

Some complaints may be subject to time limits, so it is best to contact us as soon as possible. This is particularly important where a complaint relates to a hardship variation or another matter with specific timing requirements.

Is there a cost involved in making a complaint?

No. Our complaint resolution process is free.

Will the information I provide be kept confidential?

We will handle your information in accordance with our privacy, confidentiality and legal obligations.

Can someone else make a complaint on my behalf?

Yes. However, you will need to provide us with your written confirmation that you have authorised another person to lodge the complaint and to negotiate a resolution on your behalf.

Definitions

In this policy, defined terms are capitalised.

EML Group	Means the partnership between Employers Mutual Limited (ABN 67 000 006 486), an Australian owned mutual and ASWIG Management Pty Ltd (ABN 52 002 617 012), which provides personal injury claims services across various industries including workers insurance, general insurance and life insurance.

Document governance

Policy approver	Chief Risk Officer
Owner	Chief Risk Officer
Business unit	Office of the Risk Officer
Review cycle	Annually

Version control

Version history			
Version	Board approval date	Effective date	Comment
1.0		21 August 2026	New policy

Contacts

Level 3, 345 George Street,
Sydney NSW 2000

GPO Box 4143, Sydney NSW 2001

T: 02 8251 9000
1800 469 931 (toll free)
E: info@eml.com.au
W: eml.com.au

We help people get their lives back.