

# Apia Customer Charter 2012.

## Service. Security. Satisfaction.

At Apia, we think experience deserves to be rewarded. Not just with specialised insurance products that give you great cover and peace-of-mind, but with outstanding service that treats you with the respect you've earned.

We're dedicated to understanding your needs and then helping you in every way we can. We take the time to listen properly, and respond with reliable advice.

This document explains the service promises we make for each of our home, contents, landlord, car (excluding CTP), caravan, motorhome, travel and boat insurance policies. And they're not empty promises - we're so determined to keep them that we'll pay you \$50 if we ever fall short of delivering them.

The Apia Customer Charter 2012 is effective from January 1, 2012 until December 31, 2012.



### Apia's Customer Charter. Promises you can rely on.

At Apia, we know how important it is to get the right insurance, reliable information and prompt and efficient responses to your claims.

We've listened carefully to what you've said, and have put our service promises into writing. We'll do everything in our power to honour them.

#### You said:

#### "Be there when I need you."

1. We will be available 24 hours a day, 7 days a week.
2. We will respond to your written enquiry within five business days of Apia receiving it.
3. We will provide a branch network across many regional areas, to help you do business with us face to face.

#### "Provide me with peace of mind."

4. We will ensure our staff are trained to provide you with all the information you need to select the insurance cover that best meets your requirements.
5. We will not ask you to press menu buttons when you call us on 13 50 50. Instead, you will speak to a real person.

#### "Take care of my claim for me."

6. Within three business days of us agreeing to make your claim payment, we will post a cheque or deposit the payment directly into your nominated bank account. If you have a car claim, this will only apply when your car is assessed as a total loss.
7. We will guarantee for life the workmanship and materials used in any repairs we authorise to your property or vehicle.
8. We will provide you with an emergency payment up to \$5,000 when we accept your home or contents claim and we agree you need immediate assistance because you cannot live in your home. We will arrange this payment by 7:00pm the following business day.

#### At Apia, we're very good listeners.

At Apia, we want you to be able to rely on us. We're committed to keeping the promises we've made in this Customer Charter, and will review them annually.

We'll always listen to what you have to say about our products and services, because it's the only way we can be certain we're meeting your needs.

**So, if you ever have any suggestions, please take a moment to let us know. Just call 13 50 50 or e-mail customerservice@apia.com.au**