



YOUR NEAREST BRANCH Queensland Bundaberg 58 Woongarra St 4670, Cairns Unit 2/212 Mulgrave Rd Westcourt 4870, Coolangatta 4 Griffith St 4225, Hervey Bay Shop 18 Fraser Shore Shopping Centre Boat Harbour Drive Pialba 4655, Maroochydrive Suite 12, 26 Duporth Ave 4558, Southport Cnr. Short & Scarborough Sts 4215, New South Wales Albany Shop 2 Myer City Centre David St 2640, Coffs Harbour 58 Moonee St 2450, Gosford Cnr. Mann & Donnison Sts 2250, Newcastle 17 Darby St 2300, Port Macquarie Shop 4 Colonial Arcade 58 Horton St 2444, Wollongong Shop 1/74 Kempbla St 2520, ACT Canberra 24 Corinna St Phillip 2606, Victoria Melbourne 446 Collins St 3000, Ballarat 3 Sturt St 3350, Bendigo 56 Queen St 3550, Geelong 86 Yarra St 3220, Rosebud 1385 Nepean Hwy 3939, Traralgon 106 Franklin St 3844, Warrambpool 124 Lebig St 3280, Tasmania Hobart 66-70 Collins St 7000, Devonport 64 Best St 7310, Launceston 54 Brisbane St 7250, South Australia Adelaide 30 Currie St 5000, Kadina 9A Hallett St 5554, Victor Harbor 24 Ocean St 5211, Western Australia Bunbury Shop 2, 7 Stirling St 6230, Mandurah 15 Sholl St 6210.

Service. Security. Satisfaction.



You can count on us.

At Apia, you don't just get specialised insurance. You get outstanding service from a team of people who understand your needs and the peace of mind that comes from knowing you have the right insurance to keep your precious assets secure.

We're dedicated to helping you in every way we can. We listen. We respond to what you tell us with reliable advice.

This document outlines the service promises we make to you for our home, contents, landlord, car (excluding CTP), caravan, motorhome, travel and boat insurance policies. And we're so proud of the effort we make to keep our promises, that we'll pay you \$50 if we ever fall short of delivering them.





Apia's Customer Charter.

Service, security and satisfaction you can rely on.

At Apia, we specialise in insurance products designed specially for you. We understand how important it is to get the right insurance, reliable advice when you need it and a prompt and efficient response to your claims.

We listen to what you say to us and have responded by putting our service promises in writing and by doing everything we can to meet them.

You said: "Be there when I need you."

- We will be available 24 hours a day, 7 days a week, with all our service staff located in Australia.
- We will respond to your correspondence within five business days of Apia receiving it.

You said: "Provide me with peace of mind."

- We will ensure our staff are trained and authorised to provide you with personal insurance advice so we can assess your circumstances and recommend the insurance cover that best meets your needs.
- We will write our documents in a style that is easy to read so that you can understand exactly what you are covered for.
- We will give you access to a free telephone consultation for independent legal and tax advice on a range of personal matters including superannuation (local call cost).

You said: "Take care of my claim for me."

- We will call you by 7:00pm the following business day to arrange an appointment when you need an assessment for your home, contents or landlord claim.
- We will arrange your claim payment within three business days of us agreeing to pay. (If you have a car claim, this will only apply if you have a total loss.)
- We will guarantee for life the workmanship and materials used in any repairs we authorise to your property or vehicle.
- 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 listen.

At Apia, we want to make sure you can always count on us. We are committed to keeping the promises we've made in this Customer Charter, but our commitment to you goes even further than that.

We listen to what you say because we value your opinion and comments about our products and services. It's the only way to ensure that we can always meet your needs. So if you have any suggestions, please be sure to take a moment to let us know. Just call 13 50 50.

