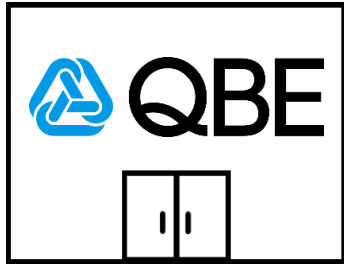


You are not happy.

You want to complain.



We are QBE.



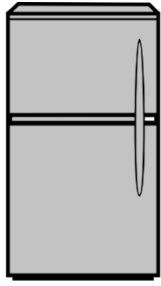
You have cover with us. We call it insurance.



You may have cover for your

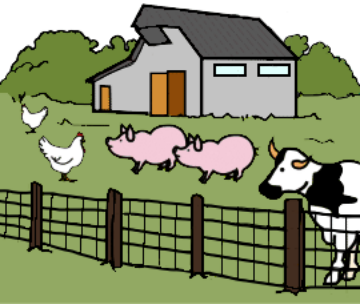
- car
- motor bike.

You have a crash. We may pay to fix it.



You may have cover for

- your home
- the things in your home. Like your fridge.



It may be for your business. You may

- have your own farm
- build sheds.



You are not happy



There is a problem. It may be about

- your cover
- when you asked us to fix some thing.

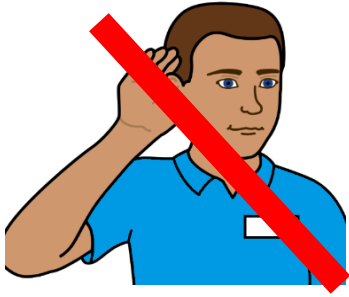
Like your car.



It may be we will **not** pay to fix it.

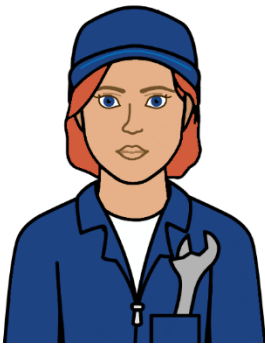
We say you are **not** covered.

You do **not** agree.



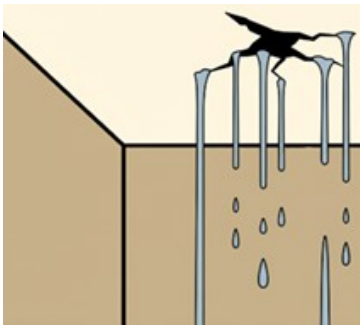
The problem may be about our staff.

Like they did **not** listen to you.



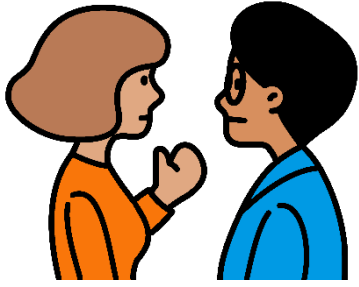
It may be about a different worker.

We asked them to help you. Like fix your roof.



You may say they did a bad job.

Your roof still leaks.

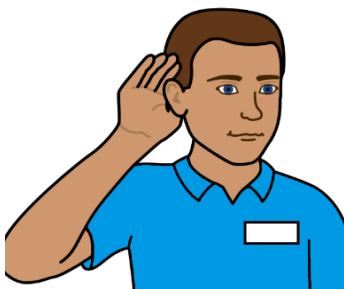


Tell us why you are not happy



We want to help.

And



We want to hear what you think.

It will help us be better.



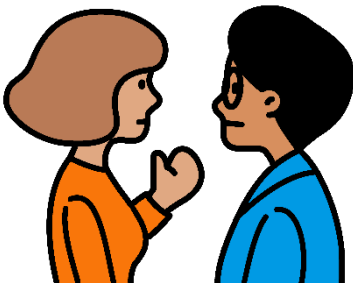
Tell us

- what happened
- and**
- when.



Tell us

- what you want us to do
- what will fix the problem.



You can tell staff you know.

They have helped you before.

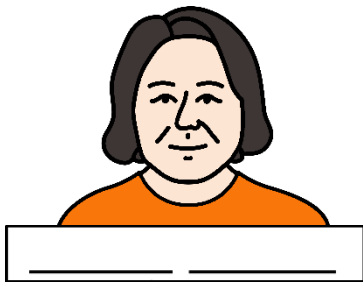
Like they helped you buy your cover.

Or



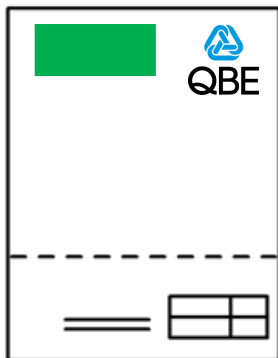
You can talk to a different team.

They are part of QBE.



They will ask for

- your name
- your QBE number.



Your number is on any of your QBE papers.

It is at the top.



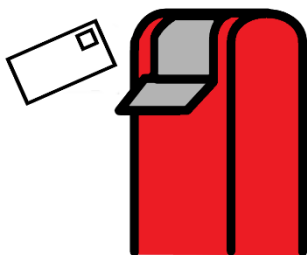
Call Customer Relations. 1300 650 503.

Or

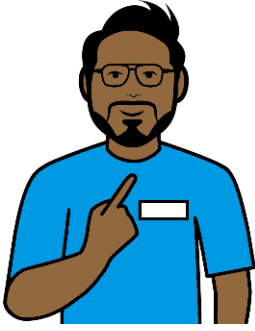


Email complaints@qbe.com.

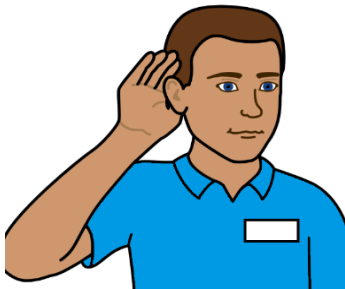
Or



Write a letter. Post to
Customer Relations
GPO Box 219
Parramatta NSW 2124.



What we do



We listen to you.

We read what you send us.



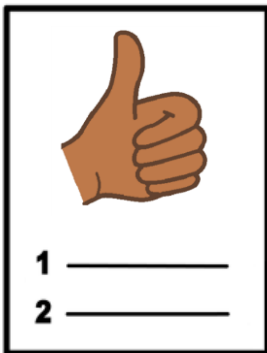
You choose how we talk to you. We can

- call
- or
- send an email.



We may ask you more things.

It is about the problem.



We try to fix the problem.

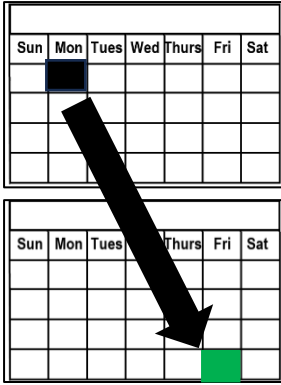
We tell you the steps we will do.

Sun	Mon	Tues	Wed	Thurs	Fri	Sat
	■					
						■

We try to fix it in 1 month.

It is the same as 30 days.

It may take less time. Like 7 days.



It may be hard to fix the problem.

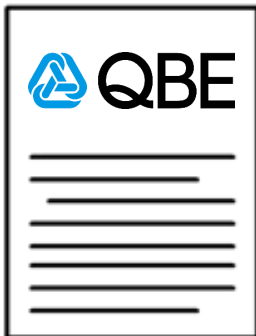
It may take more time. Like 2 months.

We will tell you.



We say we fix the problem.

We say the problem is finished.



We send you a letter.

It tells you what we did.



You are still not happy



We say we fixed the problem.

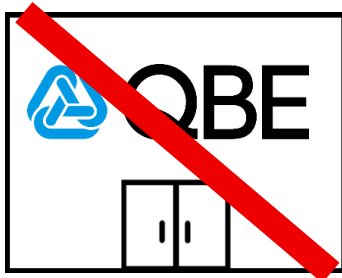
But



You are still **not** happy.



You can talk to AFCA. They are the
Australian Financial Complaints Authority.



AFCA is **not** part of QBE.
AFCA say how to fix the problem.



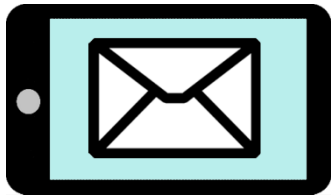
Help from AFCA is free.



Call

1800 931 678.

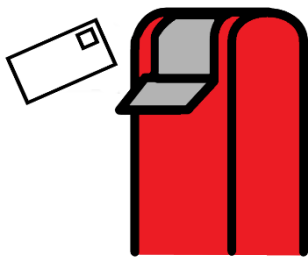
Or



Email

info@afca.org.au.

Or



Write a letter. Post to

Australian Financial Complaints Authority.

GPO Box 3

Melbourne VIC 3001.



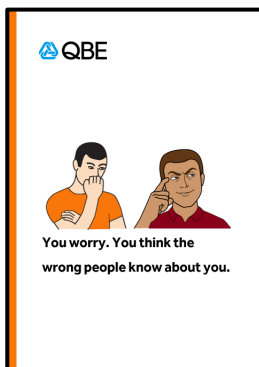
You have a different problem



It is about the private things you tell us.

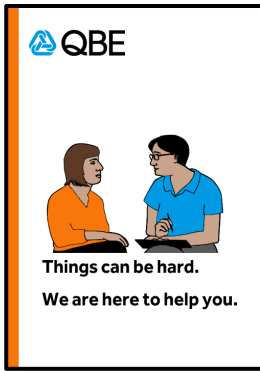
You think

- what you told us is **not** safe
- the wrong people know about you.



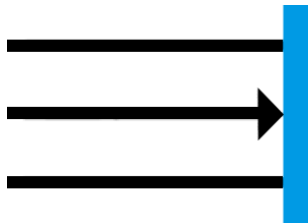
Read

You worry. You think the wrong people know about you.



You need help. **Read**

Things can be hard. We are here to help.



This is the end of this fact sheet.

Images

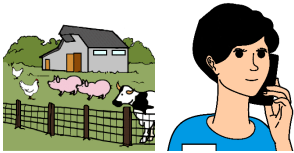
We can use the images from



- CHANGE www.changepeople.org
- Inspired Services



- iStock
- Noun Project

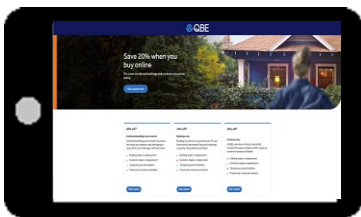


- Picto Selector
- Pixabay



- Tobii Dynavox.

We used AI to make some images.



This fact sheet is based on information from the QBE website.



Access
Easy English

Access Easy English wrote the Easy English.

December 2025.