

INSURANCE
show us some



Love

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How You Can Show
Us Some Love

Just a few ways you can prove you cherish your customers...

Make contracts fair

- **Review contracts against the unfair contract terms test**—Do policy clauses protect legitimate business interests or do they go too far in your favour? For example, do they only meet underwriting requirements and not more? Are they transparent and easy for a range of people to understand?
- **Get to the heart of claims disputes**—Are some policies and clauses causing more or bigger headaches for both you and your customers? That's a good place to start.
- **Support fair insurance laws**—The Government is moving towards an unfair contract terms regime for insurance. Get on board and show you care.
- **Get a head start**—You can make changes right now to make products and business practices fairer. Be leaders not laggards.



Sell good-value, suitable products

- **Design high-quality insurance**—Ditch the poor-value products with unexpected and unfair clauses, such as certain types of add-on insurance.
- **Help us understand what's on offer**—Are you giving customers and potential customers useful and accurate information? How are you testing this? Are you asking your customers?



Take pride in practices and procedures

- **Ensure claims processes are aimed at fair outcomes**—Making a claim is the 'moment of truth' that customers hope they never have to face. It is the most critical time for you to show customers what we really mean to the business.
- **Handle disputes quickly and fairly**—Two-stage internal dispute resolution can protract the pain for customers and even take the shine off a good outcome. A quick outcome and fair treatment along the way are hallmarks of good practice.

