

Complaints Handling Policy

September 2026



you.insured

At Youi, our promise is to deliver awesome service, every time you need us.

What if you have a complaint?

We value your feedback and want to hear from you. If your expectations when dealing with us haven't been met, let us know and we'll try our best to resolve it with you in a fair and transparent manner.

What if you need extra support?

We've tried to make our complaints handling process as easy as we can for you, and we understand that not everyone's circumstances are the same. So, we have a range of [support services](#) available to you if you need assistance with your complaint.

We can offer extra support if you're experiencing:

- Vulnerability
- Financial hardship
- Family violence
- Language or communication barriers

Get in touch on **13 96 84** or visit our [support services](#) page for more info and a full list of the services we offer.

We'll also offer support if you're experiencing other difficulties, like you're suffering from an illness, or your complaint is impacting your basic living conditions. In those sorts of situations, please talk to us so we can understand your circumstances and prioritise your complaint appropriately.

You can also choose to appoint a representative to act on your behalf if that would make things easier for you.

Below, you'll find the steps to take if you find yourself wanting to lodge a complaint with us.

How does it work?

Get in touch

If you have a complaint, you can get in touch with one of our advisors by phone and they'll try to resolve it with you at the time, or you can complete our online [complaint form](#).

Here are your first options for contact:

Call: 13 YOUI (9684)

International: +61 3719 4800

Or you can complete our online [complaint form](#).

Internal review

If you called us and our advisor was unable to resolve your complaint or you're not satisfied with the outcome, we'll refer it to our Customer Relations Team who'll acknowledge your complaint and work with you to resolve the matter. Any complaints lodged via the online [complaint form](#) will also be referred to our Customer Relations Team.

If our Customer Relations Team can't resolve your complaint to your satisfaction, it can be escalated to the Internal Dispute Resolution Service (IDRS) for an independent review. You can request escalation via our Customer Relations Team or the IDRS can be contacted by phone or email.

An IDRS team member will get in touch with you to confirm your complaint details and then review the matter.

IDRS escalation information:

Email: disputes@youi.com

Or call **13 96 84** and request your complaint be escalated to the IDRS.

External review

Alternatively, if you're not satisfied or we can't resolve your complaint within 30 calendar days of the date on which the complaint was made, you may contact the Australian Financial Complaints Authority (AFCA) which is an external, independent dispute service available to you at no cost.

AFCA contact details

Email: info@afca.org.au

Call: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Website: www.afca.org.au

How can you stay updated?

You'll be provided with the name and contact details of the team member who'll be managing your complaint and who'll keep you updated through the process. You'll also be able to contact them directly if you have any questions.

We'll always provide you a written response to any complaint when required.

Also, if it looks like we'll be unable to resolve your complaint within 30 calendar days, we'll let you know and explain to you your right to take your complaint to AFCA and provide you with their contact details.