Complaints & Dispute Resolution

Our complaints statement and process

Effective 11 September 2026
Version 2.0

Our commitment
We welcome feedback and take complaints seriously. Our complaints process is free, accessible and designed to resolve concerns promptly, fairly and transparently, without adversely affecting the service we provide to you.

Complaints Officer	Nicole Davies
Phone	1300 270 280
Email	admin@stellarinsurance.com.au
Address	Unit 1, 9 Stockwell Place, Archerfield QLD 4108

1. Our commitment

At Stellar Insurance Brokers Pty Ltd (Stellar, we, us or our), we are committed to providing professional, fair and transparent insurance broking services. If you are dissatisfied with our products, services, conduct, decisions, handling of a claim, or the way we have responded to an earlier concern, please tell us. You do not need to use the word “complaint”.

We will treat an expression of dissatisfaction as a complaint where a response or resolution is expressly or implicitly expected. Complaints may be made by clients, prospective clients, insured persons, claimants, small businesses, authorised representatives or another person entitled to complain.

2. Regulatory framework

Stellar is a Corporate Authorised Representative (CAR 001269270) of SureInsure Pty Ltd (ABN 11 642 332 698, AFSL 525177). SureInsure is responsible for the financial services Stellar provides under its authorisation.

Our process is designed to operate consistently with applicable Australian financial services laws, ASIC Regulatory Guide 271 Internal dispute resolution, the Australian Standard AS 10002:2022 Guidelines for complaint management in organizations, the Australian Financial Complaints Authority framework and the Insurance Brokers Code of Practice.

Stellar subscribes to and is bound by the Insurance Brokers Code of Practice. The Code sets standards of professionalism, integrity and fairness that may go beyond legal requirements and is independently monitored by the Insurance Brokers Code Compliance Committee.

3. What can you complain about?

- our advice, recommendations, communications or service;
- arranging, renewing, amending or cancelling insurance;
- premiums, fees, commissions or other remuneration disclosures;
- delays, errors, omissions or failure to follow instructions;
- our handling or assistance with an insurance claim;
- the conduct of our employees, agents or representatives;
- privacy, confidentiality or the handling of personal information;
- accessibility, vulnerability support or unfair treatment;
- a decision or outcome with which you disagree; or
- the conduct, decision or service of an insurer or another provider where we are involved in assisting you.

If your complaint concerns an insurer, claims provider or another third party, we will explain our role, assist where appropriate and ensure that any concern about Stellar’s own conduct is considered through our process.

4. How to make a complaint

You may complain by telephone, email, post, through your usual Stellar contact, or through another reasonable communication channel available to you. Complaints can be made verbally or in writing. There is no charge to make or pursue a complaint.

Contact the Complaints Officer
Nicole Davies | 1300 270 280 | admin@stellarinsurance.com.au | Unit 1, 9 Stockwell Place, Archerfield QLD 4108

It helps if you provide your name and preferred contact details, policy or claim number if relevant, a description of what happened, the outcome you are seeking, and any supporting records. However, we will not refuse to consider a complaint only because it is not in writing or does not include every detail.

5. Assistance and accessibility

Please tell us if you need help to make or progress a complaint. We will take reasonable steps to provide an accessible process and communicate in your preferred format where practicable. You may appoint an authorised representative or support person, including a family member, friend, interpreter, lawyer or advocate. We may ask for evidence of authority before sharing personal information.

If you are experiencing vulnerability, hardship, language or literacy barriers, disability, illness, family or domestic violence, financial distress, remote-location barriers or other circumstances requiring support, please let us know. We will work with you to identify reasonable assistance while respecting your privacy, dignity and right to self-advocacy.

6. What happens after we receive a complaint?

1. Acknowledgement

We will acknowledge the complaint promptly, generally within 24 hours or one business day, or as soon as practicable. We will consider your preferred communication method.

2. Registration and referral

We will record the complaint and refer it to an appropriately authorised person. As Stellar is a corporate authorised representative, relevant complaints will also be notified or escalated to SureInsure in accordance with its requirements.

3. Assessment

We will identify the issues raised, the outcome sought, any urgent risks, vulnerability or accessibility needs, and whether another party should be involved.

4. Investigation

We will review relevant information objectively and fairly. We may contact you for clarification or additional documents and may obtain information from staff, insurers or service providers.

5. Resolution

Where possible, we will work with you to resolve the complaint early. An outcome may include an explanation, correction, apology, service action, reconsideration, referral to another party or another fair remedy.

6. Written response

Where required, we will provide a written internal dispute resolution response setting out the outcome, reasons where the complaint is rejected or partially rejected, and your right to approach AFCA, including AFCA contact details.

7. Timeframes

We aim to resolve complaints as quickly as possible. We will generally provide our final written response no later than 30 calendar days after receiving a complaint, unless a different legal timeframe applies.

If a complaint is resolved to your satisfaction within five business days, we will provide written confirmation where required by law or the Insurance Brokers Code of Practice, or if you request it. A written response will still be provided where required, including for certain complaints involving hardship, declined insurance claims, dispute value or a request for a written response.

If we cannot provide a decision within the maximum timeframe, we will write to you before that timeframe expires, explain the reasons for the delay, advise you of your right to complain to AFCA where applicable, provide AFCA's contact details and explain your right to report an alleged Code breach to the Insurance Brokers Code Compliance Committee.

8. If you are not satisfied

If your complaint is not resolved to your satisfaction, or we do not provide a response within the required timeframe, you may refer an eligible complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent external dispute resolution service that is free to consumers and eligible small businesses.

Phone	1800 931 678
Email	info@afca.org.au
Website	www.afca.org.au
Post	GPO Box 3, Melbourne VIC 3001

Time limits may apply to lodging a complaint with AFCA. AFCA can tell you whether it can consider your complaint and the applicable time limit.

9. Insurance Brokers Code of Practice

You may also report an alleged breach of the Insurance Brokers Code of Practice to the Insurance Brokers Code Compliance Committee (IBCCC). The IBCCC independently monitors and enforces the Code. Reporting an alleged Code breach is separate from seeking compensation or a financial remedy through AFCA.

Information about the Code, the IBCCC and how to report an alleged breach is available through the National Insurance Brokers Association at www.niba.com.au.

10. Privacy complaints

If your complaint concerns how we have handled personal information, you may also use the privacy complaint process in our Privacy Policy. If you are not satisfied with our response to a privacy complaint, you may be able to complain to the Office of the Australian Information Commissioner. A complaint that also concerns the financial services we provided may remain eligible for AFCA.

11. Fairness, confidentiality and no disadvantage

We will manage complaints objectively, respectfully and, where practicable, confidentially. Information will be shared only with people who need it to assess, investigate or resolve the complaint, or where disclosure is authorised or required. Making a complaint will not result in a fee, retaliation or unreasonable disadvantage in your dealings with us.

12. Learning from complaints

We record and analyse complaints to identify recurring themes, potential systemic issues, Code breaches, training needs and opportunities to improve our services, controls and client outcomes. Relevant complaints and data will be reported to SureInsure, ASIC, the IBCCC or another body where required.

13. Contact details

Business	Stellar Insurance Brokers Pty Ltd
Complaints Officer	Nicole Davies
Phone	1300 270 280
Email	admin@stellarinsurance.com.au
Address	Unit 1, 9 Stockwell Place, Archerfield QLD 4108
Authorisation	CAR 001269270
AFS licensee	SureInsure Pty Ltd, AFSL 525177
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Website publishing note

This statement should be displayed on Stellar's website in a readily accessible location and made available free of charge. Contact details and links should be checked whenever the Financial Services Guide, complaints personnel, AFCA details, the Insurance Brokers Code of Practice or SureInsure's dispute-resolution requirements change.