



Internal Review

We understand that the decisions made on your claim may impact your entitlements. For this reason, we ensure all decisions are fair, transparent and takes into consideration all available evidence. However, if you disagree with a reviewable decision made about your claim you can request an internal review.

You may request an internal review within 28 days of receiving our decision.

Our Personal Injury Customer Relations Team will complete the internal review. The team are experienced, independent representatives who will review the information available and any new information you may provide. The team will conduct an independent review of the decision and either 'affirm', 'vary' or 'substitute' the original decision. No one involved in the original decision-making process will take part in the Internal Review process.

What decisions can be reviewed internally?

You can request an Internal Review of reviewable decisions such as:

- Whether or not your injury is a threshold injury
- Treatment and care
- Your entitlement to payment of weekly benefits
- Whether or not you were wholly or mostly at fault for the accident and/or your injuries
- If a late claim will be accepted
- Assessments of contributory negligence

If you have a general complaint around the management of your claim, which is not related to a decision, the complaint will be handled as part of our Standard Complaints Process.

How do I submit a request for internal review?

You can submit a request via:

- Post
- Email
- Telephone

The contact details for GIO our Personal Injury Customer Relations are:

- 1300 264 094
- idr@gio.com.au
- PO Box 14180, Melbourne City Mail Centre VIC 8000

To ensure your request for internal review gets actioned as fast as possible, please submit your request directly to the above details. You will need to complete a form and provide additional information supporting your request for review. Please include as much information as possible such as:

- The decision you want reviewed and what part of that decision you want reconsidered
- Your reason for wanting a review
- What your expected outcome is for the review
- Any additional documents or materials you think are relevant to the decision



Please submit a request for review as soon as possible after you receive a letter with a decision you would like reviewed. This should be done within 28 days of the decision being received.

When can I expect an outcome from the internal review?

Within two business days the Personal Injury Customer Relations Team will let you know that they have received your request and advise if they the Insurer accepts it and has power to conduct the Internal Review.

They will then notify you within seven days of receiving your application, of details such as the name of the person doing the review, the issues that will be reviewed, whether any further information is available from or is needed from you and how you can contact them.

Depending on the type of dispute, you will receive an outcome within either 14 or 21 days.

What if I disagree with the outcome of the internal review?

Once an internal review is completed, you are entitled to refer the dispute to the Personal Injury Commission (PIC). The PIC resolves disputes between people injured in motor accidents and insurers. If you wish to seek legal advice, please contact your preferred legal representative, or refer to the Law Society of New South Wales website at www.lawsociety.com.au/for-the-public/find-a-lawyer to find a lawyer.

Below are the contact details for the PIC:

- Website: www.pi.nsw.gov.au
- Telephone: 1800 PIC NSW (1800 742 679)
- Email Address: help@pi.nsw.gov.au
- Postal Address: PO Box 594, Darlinghurst NSW 1300