

Complaint Handling Process

What to know and where to go

1

Contact us and explain the problem

You can contact the person who provided the service or decision you are unhappy with;

OR

You can contact our office at customercarenz@qbe.co.nz or **09 366 9920**

Please provide us with as much information as possible about the reasons for your complaint.

What happens next

- We will acknowledge receipt of your complaint within five business days and gather all the information we need to resolve your complaint
- We will provide the name and contact details of the person handling your complaint
- We will provide an outcome in response to your complaint within 10 business days of receiving all required information
- If we need more time and information from other parties to resolve your complaint, we will keep you informed

2

If you're unhappy with our response

You can ask for the complaint to be referred to a manager.

What happens next

The manager will review the complaint file, reach a decision and advise you in writing as soon as possible. They will keep you updated on the timeframe, as the matter may require further investigation.

3

Escalation of the complaint

If a resolution can't be reached, you can then ask that the matter be referred to QBE's Internal Dispute Resolution Panel.

What happens next

The Panel, made up of appropriate senior managers, will review the complaint and make a final decision. You will receive the Panel's decision in writing.

4

External resolution process

If you remain dissatisfied with our decision, or we have taken more than 40 working days to resolve your complaint, you have the following options available to you:

- Where eligible, you can refer the matter for external dispute resolution;

OR

- You may seek independent legal advice.

External Dispute Resolution

Financial Services Complaints Limited (FSCL) is a Financial Ombudsman service. It is a free, independent external dispute resolution service available to eligible customers.

Full details of whether you will be eligible for the FSCL scheme can be obtained from the FSCL's website.

For further details please contact FSCL at:

Email: info@fscl.org.nz

Phone: **0800 347 257**

Website: fscl.org.nz

PO Box 5967 Lambton Quay Wellington 6145

