



QBE



STUCK

KNOW WHAT TO DO AND WHERE TO GO

Here at QBE Insurance, we strive to have fair and open dealings with our customers. As part of this goal we have a formal procedure for handling complaints.

Stage One

Internal Resolution Process

If you have a complaint please contact us and explain the problem. You can either contact the QBE person who made the decision you are unhappy with, or our Auckland head office (details overleaf). Please try to provide as much information as possible about the reasons for your complaint. One of our staff members will acknowledge receipt of your complaint and gather all relevant information. In most cases they will provide a response to you within 5 working days of receiving your complaint.

If you are not satisfied with the decision, you can ask for the complaint to be referred to a manager. This person will review the complaint file, reach a view and advise you in writing as soon as possible. He or she will also keep you updated on the timeframe, as the matter may require further investigation.

If the complaint remains unresolved, you can then ask that the matter be referred to QBE's Dispute Resolution Panel. 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. This process may take up to 10 working days.

Stage Two

External Resolution Process

If our final decision is unacceptable to you, or we have taken more than 40 working days to resolve your complaint, you have the following options available:

- You may seek independent legal advice; or
- You may refer the matter to Financial Services Complaints Limited ("FSCL"). FSCL is a free, independent external dispute resolution service available to certain of our clients (see below) and approved by the Ministry of Consumer Affairs.

FSCL is able to investigate complaints where the amount claimed does not exceed \$200,000, and can only require QBE to pay compensation up to \$200,000.

In general, individuals and small businesses (being businesses with fewer than 19 employees) are eligible for the FSCL dispute process. Full details of whether you will be eligible for the FSCL scheme can be obtained from FSCL's website.

FSCL can only consider a complaint where the act or omission giving rise to the complaint occurred after 1 April 2010.

For further details, please contact:
FSCL, PO Box 5967, Lambton Quay, Wellington 6145
Phone 0800 347 257
Email info@fscl.org.nz
www.fscl.org.nz



QBE Insurance is a member of the Insurance Council of New Zealand (ICNZ). As an ICNZ member, we support the Fair Insurance Code and are committed to complying with its high customer service standards.

www.icnz.org.nz/fair-insurance-code/about-the-code



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