



Know what to do and where to go

New Zealand complaints process

Here at QBE Insurance, we strive to have fair and open dealings with our customer. 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 us with as much information as possible about the reasons for your complaint. One of our staff members will acknowledge the receipt of your complaint and gather all relevant information. In most cases we will provide a response to you within 10 days of receiving all information we need to determine your complaint. Complaints can sometimes be held up because we need information from third parties, but if this happens we will keep you informed.

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 matter 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.

Stage Two

External Resolution Process

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

- 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 eligible customers and approved by the Ministry of Consumer Affairs.

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:

**Address PO Box 5967
Lambton Quay
Wellington 6145**

Phone **0800 347 257** | Email **info@fscl.org.nz**

fscl.org.nz



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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.

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