

Complaints and Dispute Resolution



In this document “**we**”, “**our**” and “**us**” means the **Insurer** named in the schedule as ‘**Insured**’.

“**You**” and “**your**” means the person(s) or entity named in the schedule as ‘**Insured**’ including any new entity or subsidiary companies or subsidiaries thereof or any controlled or managed entity now or hereafter formed or acquired. **We** may also use the word ‘**Insured**’ to describe **you**.

Complaint handling arrangements

We take the concerns of its customers very seriously and has detailed complaint handling and dispute resolution procedures that **you** may access, at no cost to **you**. To assist **us** with **your** enquiries, please provide **us** with **your** claim or policy number (if applicable) and as much information as **you** can about the reason for **your** complaint or dispute.

The complaints and dispute procedures are as follows:

Stage 1 – Complaint handling procedure

If **you** have a complaint in respect of this Policy, including any claim made on this Policy, the complaint may be addressed to:

Email. admin@360commercial.co.nz
Telephone. 0800 867 677
Post: 360 Commercial Limited
PO Box 9521, Waikato Mail Centre, Hamilton 3240

We will acknowledge **your** complaint within five business days, provide **you** with the name and contact details of the person handling the complaint, have the matter fully investigated by a suitably experienced person not previously involved in the case, and inform **you** of the progress or outcome of the matter within 10 business days.

Where further information, assessment or investigation is required **we** will agree reasonable time frames with **you** for its completion.

We will update **you** at least once every 20 business days, or at another interval agreed with **you**, until the complaint is resolved.

Stage 2 – Dispute resolution procedure

Lloyd’s

In the event **we** do not resolve the matter **you** may request a stage two review. This will be conducted by Lloyd’s Australia on behalf of Lloyd’s in New Zealand. They can be contacted at:

Email. ldmz@lloyds.com
Telephone. 04 472 7582
Post. Lloyd’s General Representative New Zealand
c/- Hazelton Law
PO Box 5639, Wellington 6143

Chubb

If **you** are dissatisfied with the **Insurer’s** response to **your** complaint, **you** can advise that **you** wish to take **your** complaint to Stage 2 and refer to the **Insurer’s** dispute resolution team. The **Insurer’s** internal dispute resolution team can be contacted via:

Internal Dispute Resolution Service Chubb Insurance New Zealand Limited

Email. DisputeResolution.NZ@chubb.com
Telephone. +64 (9) 377 1459
Fax. +64 (9) 303 1909
Post. The Complaints Officer
Limited PO Box 734, Shortland Street, Auckland 1140

Stage 3 – External dispute resolution

Lloyd’s

Should **you** remain dissatisfied with the response from the above, **you** may be eligible to refer **your** complaint to the Insurance and Financial Services Ombudsman (IFSO) in New Zealand. The contact details are as follows:

Email. info@ifso.nz
Freephone. 0800 888 202
Telephone. 04 499 7612
Post. Insurance and Financial Services Ombudsman (IFSO)
PO Box 10-845, Wellington 6143
Website. www.ifso.nz

If **you** feel **your** human rights have been breached **you** can contact the Human Rights Commission on 0800 496 877 or through its website: www.hrc.co.nz.

The complaints handling arrangements above are without prejudice to **your** rights in law.

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The **Insurer** is a member of an independent external dispute resolution scheme operated by Financial Services Complaints Limited (FSCL) and approved by the Ministry of Commerce & Consumer Affairs. If **you** are dissatisfied with the **Insurer's** dispute determination or they are unable to resolve **your** complaint or dispute to **your** satisfaction within two months **you** may contact FSCL via:

Financial Services Complaints Limited

Email. info@fscl.org.nz

Telephone. 0800 347 257 (Call Free for consumers)

or +64 (4) 472 3725

Fax. +64 (4) 472 3728

Website. www.fscl.org.nz

Post. Financial Services Complaints

PO Box 5967, Lambton Quay, Wellington 6145

Please note if **you** would like to refer **your** complaint or dispute to FSCL **you** must do so within two months of the date of the **Insurer's** dispute determination.

Further details regarding the **Insurer's** complaint handling and dispute resolution procedures are available from its website and on request.