

# 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 any concerns or wish to make a complaint in relation to this policy, **our** services or **your** insurance claim, please let **us** know and **we** will attempt to resolve **your** concerns in accordance with **our** Internal Dispute Resolution procedure. Please contact 360 Commercial in the first instance:

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

**We** will acknowledge receipt of **your** complaint within 5 business days and do **our** utmost to resolve the complaint to **your** satisfaction within 10 business days, unless **we** require further information in which case, **we** will agree an alternate time frame with **you**.

**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

If **we** cannot resolve **your** complaint to **your** satisfaction, **you** can escalate the matter to Lloyd’s General Representative in New Zealand:

Email. [ldrnz@lloyds.com](mailto:ldrnz@lloyds.com)  
Telephone. 04 472 7582  
Post. Lloyd’s General Representative  
c/- Hazelton Law  
PO Box 5639, Wellington 6143

Following receipt of **your** complaint, **you** will be advised whether **your** dispute will be handled by the Complaints team at Lloyd’s Australia or the Lloyd’s Complaints team in the UK, or what other avenues are available to **you**.

A final decision will be provided to **you** within 2 months of the date on which **you** first made the complaint unless certain exceptions apply.

#### AIG

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 committee. The Insurer’s internal dispute resolution committee can be contacted via:

Email. [customerfeedbacknz@aig.com](mailto:customerfeedbacknz@aig.com)  
Post. AIG Internal Dispute Resolution Committee  
The Chairperson IDRC  
AIG Insurance New Zealand Limited  
The AIG Building  
PO Box 1745  
Auckland 1140

#### 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](mailto: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

If **you** complaint is not resolved in a manner satisfactory to **you** or **we** do not resolve **you** complaint within 2 months of originally receiving it, **you** may refer the matter to the Insurance and Financial Services Ombudsman (IFSO). **We** will provide **you** with a "deadlock letter". IFSO can be contacted as follows:

Email. [info@ifso.nz](mailto:info@ifso.nz)  
Freephone. 0800 888 202  
Telephone. 04 499 7612  
Post. Insurance and Financial Services Ombudsman  
PO Box 10-845, Wellington 6143  
Web. [www.ifso.nz](http://www.ifso.nz)

**Your** complaint must be referred to IFSO within 3 months of the final decision, unless IFSO considers special circumstances apply. If **you** complaint is not eligible for consideration by IFSO, **you** may be referred to the Financial Ombudsman Service (UK) or **you** can seek independent legal advice. **You** can also access any other external dispute resolution or other options that may be available to **you**.

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

### AIG

If the Insurer cannot resolve **you** complaint to **you** satisfaction through the internal dispute resolution process within 2 months of when **you** first lodged it with the Insurer, they will explain their reasons to **you** in writing and provide **you** with a 'deadlock' letter so that **you** can take **you** complaint to Financial Services Complaints Limited (FSCL), their independent external disputes resolution scheme.

FSCL is a free and independent body approved by the Ministry of Consumer Affairs. The Insurer will comply with any decision made by FSCL.

Contact details for FSCL are:

Email. [info@fscl.org.nz](mailto:info@fscl.org.nz)  
Telephone. 0800 347 257  
Post. Financial Services Complaints Limited (FSCL)  
PO Box 5967, Wellington, 6101  
Web. [www.fscl.org.nz](http://www.fscl.org.nz)

Use of the FSCL scheme does not preclude **you** from subsequently exercising any legal rights which **you** may have and if **you** are still unhappy with the outcome, **we** strongly recommend that **you** obtain independent legal advice.

If **you** complaint does not fall within the Terms of Reference of FSCL, **we** recommend **you** to seek independent legal advice about options that may be available to **you**.

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

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

### Chubb

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 **you** complaint or dispute to **you** satisfaction within two months **you** may contact FSCL via:

#### Financial Services Complaints Limited

Email. [info@fscl.org.nz](mailto: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](http://www.fscl.org.nz)  
Post. Financial Services Complaints  
PO Box 5967, Lambton Quay, Wellington 6145

Please note if **you** would like to refer **you** 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.