

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
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
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
Post. AIG Internal Dispute Resolution Committee
The Chairperson IDRC
AIG Insurance New Zealand Limited
The AIG Building
PO Box 1745
Auckland 1140

Stage 3 – External dispute resolution

Lloyd's

If **your** complaint is not resolved in a manner satisfactory to **you** or **we** do not resolve **your** 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
Freephone. 0800 888 202
Telephone. 04 499 7612
Post. Insurance and Financial Services Ombudsman
PO Box 10-845, Wellington 6143
Web. www.ifso.nz

Your complaint must be referred to IFSO within 3 months of the final decision, unless IFSO considers special circumstances apply. If **your** 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 **your** complaint to **your** 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 **your** 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
Telephone. 0800 347 257
Post. Financial Services Complaints Limited (FSCL)
PO Box 5967, Wellington, 6101
Web. 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 **your** 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 **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.