

Qualifying Financial Entity (QFE) Disclosure Statement



A Division of ACE Insurance Limited

Prepared 15 June 2011

ABOUT THIS DISCLOSURE STATEMENT

The purpose of this Disclosure Statement is to help you make a decision about choosing a financial adviser. It contains information on, amongst other matters, who we are and how we can be contacted or given instructions and how complaints and disputes are dealt with. It is important that you read this information.

We invite you to contact us if you would like to obtain further information, provide us with instructions, or if you have any queries about the products and services we are authorised to provide.

Please retain this document along with your current policy documentation in a safe place for your future reference.

ABOUT COMBINED INSURANCE

Your insurance is underwritten by ACE Insurance Limited (**ACE**) (Company No. 104656). ACE is an insurer and provides financial advice in connection with its general insurance products and life insurance products. Combined Insurance is a division of ACE.

ACE is a Qualifying Financial Entity (**QFE**) under the Financial Advisers Act 2008. Its Financial Services Provider No. is 35924. ACE's QFE status means that it takes responsibility for the financial advice provided by its QFE advisers, including its Combined Insurance QFE advisers and that they do not have to be individually registered or authorised.

ACE's details are:

Head Office: CU1-3, Shed 24, Princes Wharf, Auckland 1010, New Zealand
Postal address: PO Box 734, Shortland Street, Auckland 1140, New Zealand
Telephone: 0800 422 346 or (+64 9) 377 1459
Facsimile: (+64 9) 303 1909
E-mail: CustomerService.AUNZ@acegroup.com
Website: www.aceinsurance.co.nz

Details for Combined Insurance are:

Street address: 105 Great South Road, Epsom, Auckland 1051, New Zealand
Postal address: Private Bag COMBINED, Remuera, Auckland 1541, New Zealand
Telephone: 0800 COMBINED (0800 266 246)
Facsimile: (+64 9) 520 9009
E-mail: nz.service@nz.combined.com
Website: www.combinedinsurance.co.nz

You may check ACE's QFE status and whether other entities are a member of the QFE group on the Financial Service Providers Register at www.fspr.govt.nz

COMPLAINTS AND DISPUTE PROCEDURES

We take the concerns of our customers very seriously and have 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 you can about the reason for your complaint or dispute.

Our complaints and dispute procedures are as follows:

Stage 1 - Complaint Handling Procedure

If you are dissatisfied with any of our products or services and you wish to lodge a complaint, please contact us at: nz.service@nz.combined.com

The Complaints Officer
Combined Insurance
Postal address: Private Bag COMBINED, Remuera, Auckland 1541, New Zealand
Telephone: 0800 COMBINED (0800 266 246)
Facsimile: (+64 9) 520 9009

Stage 2 - Dispute Resolution Procedure

If you are dissatisfied with our response to your complaint, you may ask that your complaint be treated as a dispute and referred to our dispute resolution team at: nz.service@nz.combined.com

Internal Dispute Resolution Service
Combined Insurance
Postal address: Private Bag COMBINED, Remuera, Auckland 1541, New Zealand
Telephone: 0800 COMBINED (0800 266 246)
Facsimile: (+64 9) 520 9009

Stage 3 - External Dispute Resolution

ACE is a member of an independent external dispute resolution scheme operated by the Financial Services Complaints Limited (**FSCL**) and approved by the Ministry of Consumer Affairs. If you are dissatisfied with our dispute determination or if we are unable to resolve your complaint or dispute to your satisfaction within 40 days you may contact the FSCL at:

Financial Services Complaints Limited
Postal address: PO Box 5967, Lambton Quay, Wellington 6145
Telephone: 0800 347257 (Call Free for consumers) or (+64 4) 472FSCL (472 3725)
Facsimile: (+64 4) 472 3727
E-mail: info@fscl.org.nz
Web: www.fscl.org.nz

HOW WE ARE REGULATED

As a QFE, ACE is licensed and regulated by the Financial Markets Authority (**FMA**). You may obtain information about financial advisers from the FMA. You may also report information about ACE and its QFE advisers, including its Combined Insurance QFE advisers to the FMA at:

Financial Markets Authority
Street address: Level 8, Unisys House, 56 The Terrace, Wellington
Postal address: PO Box 1179, Wellington 6140
Telephone: (+64 4) 472 9830
Facsimile: (+64 4) 472 8076
Web: www.fma.govt.nz



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