



Compliments, Complaints & Dispute Resolution

A Guide to Our Procedures

Combined Insurance is a division of Chubb Insurance New Zealand Limited (Chubb). Chubb is a General Insurer and is a member of Chubb Group, a global leader in insurance and reinsurance.

The Fair Insurance Code

We are a member of the Insurance Council of New Zealand (ICNZ) and a signatory to the Fair Insurance Code (**the Code**). The objectives of the Code are to establish high standards of service, promote confidence in the general insurance industry and improve relationships between insurers and their customers. Further information about the Code is available at www.icnz.org.nz and on request.

Compliments

We welcome compliments and feedback from our customers. If you would like to provide us with positive feedback on our products or services please email us at: nz.service@nz.combined.com

Complaints and Dispute Resolution

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, as follows:

Stage 1 - Complaint Handling Procedure

If you are dissatisfied with our products or services and wish to lodge a complaint, you can contact our Complaints Officer by email, phone, fax or post via the following details:

Email: Complaints.NZ@chubb.com
Phone: 0800 COMBINED (266 246)
(call free within NZ)
+64 (9) 520 9000 (if calling from overseas)
Fax: +64 (9) 520 9009
Post: The Complaints Officer
Combined Insurance
Private Bag COMBINED
Remuera Auckland 1541

The members of our complaint handling team have been trained to handle complaints fairly and efficiently.

Please provide us with your claim or account number (if applicable) and as much information as you can about the reason for your complaint.

We will acknowledge receipt of your complaint within 5 business days. We will ensure that someone experienced who has not been handling your case fully investigates your complaint, and we will respond to your complaint within 10 business days of the date we have all the information we need to determine your complaint. Where further information, assessment or investigation is required, we will agree reasonable alternative timeframes with you. If we cannot agree on reasonable timeframes, you can contact our independent external dispute resolution scheme, Financial Services Complaints Limited (FSCL), about those timeframes.

We will also keep you informed about the progress of our response at least every 20 business days, or another such timeframe as we may agree with you, until your complaint is resolved.

Stage 2 - Dispute Resolution Procedure

If you are dissatisfied with our response to your complaint, you can advise that you wish to take your complaint to Stage 2. Your complaint will then be reviewed by members of our internal dispute resolution team, who are independent from our complaint handling team, and committed to reviewing disputes objectively, fairly and efficiently.

You may contact our internal dispute resolution team by email, phone, fax or post via the following details:

Email: DisputeResolution.NZ@chubb.com
Phone: +64 (9) 377 1459
Fax: +64 (9) 303 1909
Post: Internal Dispute Resolution Service
Chubb Insurance New Zealand Limited
PO Box 734
Shortland Street
Auckland 1140

Please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your dispute.

We will keep you informed of the progress of our review of your dispute and respond to your dispute with a written letter within 20 business days provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames. If we cannot agree, you may refer your dispute to FSCL as detailed below.

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Stage 3 – External Dispute Resolution

If you are dissatisfied with our internal dispute determination or we are unable to resolve your complaint or dispute to your satisfaction within 2 months, you may refer your complaint or dispute to FSCL.

FSCL is an independent external dispute resolution scheme approved by the Minister of Commerce & Consumer Affairs that offers a free and accessible dispute resolution service to consumers provided the dispute is within FSCL's Terms of Reference. We are a member of this scheme and we agree to be bound by its determinations about a dispute.

You may contact FSCL at any time via the following details:

Email: info@fscl.org.nz
Phone: 0800 347 257 (call free within NZ)
+64 (4) 472 3725
Fax: +64 (4) 472 3728
Post: Financial Services Complaints Limited
PO Box 5967
Wellington 6145
Web: www.fscl.org.nz

If you would like to refer your complaint or dispute to FSCL you must do so within 2 months of the date of our dispute determination.

Protecting Your Privacy

We collect, use and retain your personal information in accordance with the Privacy Act 1993. Our Privacy Statement is available on our website at www.combinedinsurance.co.nz

If you have a privacy-related complaint or want more information about how Chubb is managing your personal information, please contact our Privacy Officer by email, phone, fax or post via the following details:

Email: Privacy.NZ@chubb.com
Phone: +64 (9) 377 1459
Fax: +64 (9) 303 1909
Post: The Privacy Officer
Chubb Insurance New Zealand Limited
PO Box 734
Shortland Street
Auckland 1140



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