

## Compliments, Complaints & Dispute Resolution

### A Guide to Our Procedures

Combined Insurance is a division of ACE Insurance Limited (ACE). ACE is a General Insurer and is a member of the ACE Group of Companies®, a global leader in insurance and reinsurance.

#### The Fair Insurance Code

ACE is a member of the Insurance Council of New Zealand (ICNZ) and complies with the Fair Insurance Code (the Code). The Code sets out minimum standards that ACE will uphold in respect of the products and services it provides. Further information about the Code is available on the ICNZ's website [www.icnz.org.nz](http://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](mailto: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, contact: [nz.service@nz.combined.com](mailto:nz.service@nz.combined.com)

The Complaints Officer  
Combined Insurance  
Private Bag COMBINED  
Remuera  
Auckland 1541

The members of our complaint handling team have been carefully selected and 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 investigate your complaint and keep you informed of the progress of our investigation. We will respond to your complaint within 15 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 timeframes.

##### 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.

Please be assured that the members of our dispute resolution team are independent from our complaint handling team and are committed to reviewing disputes objectively, fairly and efficiently.

You may contact our dispute resolution team by email or telephone or by sending details of your dispute by post at: [nz.service@nz.combined.com](mailto:nz.service@nz.combined.com)

Internal Dispute Resolution Service  
The Disputes Officer  
Combined Insurance  
Private Bag COMBINED  
Remuera  
Auckland 1541

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

We will review your dispute and respond with a written dispute determination within 15 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.

### Stage 3 - External Dispute Resolution

We are 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. Where a dispute is covered by the FSCL's Terms of Reference, FSCL offers a free and accessible dispute resolution service to consumers.

If you are dissatisfied with our dispute determination or we are unable to resolve your complaint or dispute to your satisfaction within 40 days, you may refer your complaint or dispute to the FSCL. You may contact the FSCL at any time at:

Financial Services Complaints Limited  
PO Box 5967  
Lambton Quay  
Wellington 6145  
Tel: 0800 347257 (Call Free for consumers)  
(+64 4) 472FSCL (472 3725)  
Fax: (+64 4) 472 3728  
E-mail: [info@fscl.org.nz](mailto:info@fscl.org.nz)  
Web: [www.fscl.org.nz](http://www.fscl.org.nz)

If you would like to refer your dispute to the 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 detailed Privacy Policy is available on our website at [www.combinedinsurance.co.nz](http://www.combinedinsurance.co.nz)

If you have a privacy related complaint or want more information about how ACE is managing your personal information, please contact: [nz.service@nz.combined.com](mailto:nz.service@nz.combined.com)

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