

Allianz Partners New Zealand

Internal and External Disputes Resolution Process

Complaints and disputes are not an everyday occurrence at Allianz Partners, as we strive to do things the right way. Sometimes complaints and disputes do occur, and when this happens our objective is to provide you with resolution in a fair, transparent and timely manner.

General Complaints

If you are unhappy with any aspect of your policy, or if you have a complaint about the service you have received, please contact us by phone on 0800 800 048, or email us at help@allianz-assistance.co.nz

We aim to resolve your complaint immediately, but in the unlikely event that this is not possible, your complaint will be escalated to the appropriate Team Leader or Manager for investigation.

Claims Appeals

If you are unhappy with a claims decision, the following steps set out our claims appeals process.

Stage 1

Please contact us by telephone, email or fax to discuss the decision. It may be that we have not considered every aspect of your claim as we should have or you may be able to provide us with additional information which will allow us to reconsider your circumstances. Alternatively, we may be able to provide you with a clearer explanation of the reasons for our decision.

Stage 2

If we are unable to provide you with an outcome you are satisfied with, you may appeal the decision to our Dispute Resolution Manager. Please put your complaint in writing and send it to us by email, post or fax.

Post: Allianz Partners

PO Box 33-313.

Takapuna, Auckland 0740

Attention: Dispute Resolution Manager

Email: <u>DisputeResolution@allianz-assistance.co.nz</u>

Attention: Dispute Resolution Manager

Fax: 09 489 8167

If you have any additional information or documentation which you believe may help to support your claim, please take this opportunity to provide it.

We will acknowledge receipt of your complaint within 5 business days from when we receive it and we will respond to your complaint within 10 business days. If we are unable to provide you with the outcome within 10 business days of receiving your complaint, we will contact you to advise you of the timeframe within which you can expect to hear from us.

In circumstances where no reasonable alternative timeframe has been agreed on, or, if we cannot resolve your complaint to your satisfaction within 2 months, we will explain our reasons to you in writing, and provide you with a 'letter of deadlock' so that you can take your complaint to our independent, external dispute resolution scheme.

External Disputes Resolution Process

If you are not satisfied with the outcome of your complaint, you may, subject to their terms of reference, choose to have your complaint reviewed independently by the Insurance and Financial Services Ombudsman Limited (IFSO).

IFSO provide an independent disputes resolution service and their decisions are binding on us. You have up to 3 months to contact IFSO after our final decision is issued to you. If you do not contact IFSO within this timeframe, they may be unable to consider your complaint.

The contact details for IFSO are:

Freephone 0800 888 202 Telephone 04 499 7612 Email <u>info@ifso.nz</u> Website www.ifso.nz

Fair Insurance Code

Allianz Partners New Zealand manages this insurance under binder with Tower Limited as the underwriter, who are a member of the Insurance Council of New Zealand and we support the Fair Insurance Code. You can read the Fair Insurance Code by visiting the Insurance Council of New Zealand website, or by simply clicking here.

