

Insurance

Do you have a
complaint relating
to Insurance?



Complaints Resolution

We strive to provide financial services and handle claims efficiently, honestly, fairly and to your satisfaction.

Even so, there are occasions when a customer is not satisfied and wants to make a complaint.

For those situations we have:

- an internal dispute resolution procedure; and
- external dispute resolution procedures.

These procedures are available to you for free.

This brochure explains the procedures.

The procedures apply to Hallmark Life Insurance Company Ltd. and Hallmark General Insurance Company Ltd. (incorporated in Australia and operating in New Zealand) and all its representatives.

We are happy to answer any queries you may have about the procedures, if requested.

Complaints give us important feedback from our customers and help make it possible for us to improve the way we do business.

How can you make a complaint?

If you are unhappy with our services or the way we handle a claim, please tell us first.

You can make your complaint by:

- telephoning 0800 220 999 during business hours (10.30am to 7pm) Monday to Friday; or
- sending an email to complaints@hallmarkinsurance.com.au; or
- writing to Hallmark Insurance at PO Box 108022, Newmarket, Auckland 1149.

We can help you to make your complaint, if you need help.

If you have a complaint, please tell us, as we want to know.

Internal dispute resolution procedure

We will handle your complaint in accordance with our internal dispute resolution procedure. To ensure that your complaint is dealt with fairly, you will be given adequate opportunity to make your case, and we will ensure that someone experienced who has not been handling your case fully investigates your complaint.

In summary:

- we will acknowledge receipt of your complaint within 5 business days and give you the name and contact details of the person handling your complaint;
- if your complaint is not resolved when we first contact you the person responsible for handling your complaint will keep you informed of the progress of our investigation;
- we will respond to your complaint within 10 business days of the date we have all the information we need to determine your complaint;
- in cases where further information, assessment or investigation is required we will agree on a reasonable timeframe with you and may ask you to provide more information to help us with the investigation process;
- if we cannot agree on a reasonable timeframe you can contact our independent external dispute resolution scheme about those timeframes;
- we will keep you informed of the progress of our review of your dispute at least every 20 business days;
- if we cannot resolve your complaint to your satisfaction through our internal dispute resolution process within 2 months we will explain our reasons in writing. This letter can be sent to our external resolution scheme which may consider your dispute if it believes the complaint has reached 'deadlock';
- if you're not satisfied with our initial response to your complaint, you can request a review of our decision and we will treat it as a dispute. Our panel of qualified insurance representatives will review your case;
- when we make a decision about your dispute, we will respond to you in writing giving the reasons for our decision and information about how to access the relevant external dispute resolution body (this is explained on the next page).

We will try to handle your complaint efficiently and make a decision about it that is fair. We may decide to:

- accept your complaint and, where appropriate, offer redress;
- offer redress without accepting your complaint; or
- reject your complaint with reasons.

External dispute resolution procedures

If we make a decision about your complaint, we will provide our decision in writing. If you are not happy with the decision, you can request that we issue a letter of 'deadlock' and you may use the letter to take your complaint to the external dispute resolution body.

You can also contact the external dispute resolution body without a letter of 'deadlock' if for example, we have not resolved your complaint within two months or you feel we have breached the Fair Insurance Code.

You must, to the best of your ability, refer your complaint to our external dispute resolution provider within three months of receiving our letter of Deadlock. In exceptional circumstances our external dispute resolution provider can assess your complaint outside this time frame.

If your complaint relates to either a general insurance product or a life insurance product, our external dispute resolution provider you can refer your complaint to is:

Insurance & Financial Services Ombudsman Scheme (**'IFSO Scheme'**)

PO Box 10-845

Wellington 6143

New Zealand

Phone: 04 499 7612

Fax: 04 499 7614

Freephone: 0800 888 202

Email: info@ifso.nz

Further information about IFSO is available at www.ifso.nz

IFSO is an independent and impartial body. Their external dispute resolution procedures are:

- independent and impartial; and
- available to you for free.

Decisions about complaints that are made by IFSO:

- are binding on Hallmark Insurance; and
- are not binding on you, which means that you can take legal action as the next step if you wish.

