

# Compliments, Complaints & Dispute Resolution

## A Guide to Our Procedures

Combined Insurance is a division of Chubb Insurance New Zealand Limited (Chubb). Chubb is part of Chubb Limited, the world's largest publicly traded property and casualty insurer.

In this document "you" and "your" means the insured; and "we", "our" or "us" means Combined Insurance a division of Chubb Insurance New Zealand Limited.

### The Fair Insurance Code

We are a member of the Insurance Council of New Zealand (ICNZ) and a signatory to ICNZ's Fair Insurance Code (the Code). The Code and information about the Code is available at [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 we 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.

Our complaints and dispute procedures are as follows:

#### Stage 1 – Complaint Handling Procedure

If you are dissatisfied with any aspect of your relationship with us, including our products or services and wish to make a complaint, please contact our Complaints and Customer Resolution Service (CCR Service) by post, phone or email (as below):

Complaints and Customer Resolution Service  
Combined Insurance  
PO Box 734  
Shortland Street  
Auckland 1140  
O +64 9 377 1459  
E [Complaints.NZ@chubb.com](mailto:Complaints.NZ@chubb.com)

Our CCR Service is committed to reviewing complaints objectively, fairly and efficiently and our team members are independent of the original decision maker.

#### Our response

We will acknowledge receipt of your complaint within five (5) business days of receiving it from you and we will provide you with the name and relevant contact details of the CCR Service team member who will be assigned to liaise with you regarding your complaint.

We will investigate your complaint and if we have all the information required to make a decision, we will respond to you within ten (10) business days with a decision. If we require more time or further information we will request a reasonable additional timeframe in which to provide our response.

If we require more time to finalise our response, we will keep you updated at least every 20 business days.

When we provide our complaint decision to you, or if we cannot resolve your complaint within two months of you lodging it, we will provide you with a 'deadlock' letter which explains our reasons to you in writing. We will provide you with the option of taking your complaint to Stage 2 of the Complaints and Dispute Resolution process – External Dispute Resolution.

#### Stage 2 – External Dispute Resolution

We are a member of an independent external dispute resolution scheme operated by Financial Services Complaints Limited (FSCL) and approved by the Minister of Consumer Affairs. Subject to FSCL's Terms of Reference, if you are dissatisfied with our complaint determination or we are unable to resolve your complaint or dispute to your satisfaction within two months, you may contact FSCL via:

Financial Services Complaints Limited  
PO Box 5967,  
Wellington 6140  
O 0800 347 257 (Call Free for consumers)  
or +64 4 472 FSCL (472 3725)  
E [info@fscl.org.nz](mailto:info@fscl.org.nz) or [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)  
[www.fscl.org.nz](http://www.fscl.org.nz)

Please note if you would like to refer your complaint to FSCL you must do so within 3 months of the date of the 'deadlock' letter (or any longer period permitted under FSCL's Terms of Reference). FSCL provides an independent dispute resolution service that is free to customers.

#### Protecting Your Privacy

Combined Insurance is a division of Chubb. We collect, use and retain your personal information in accordance with the *Privacy Act 2020*. Our detailed Privacy Policy is available on our website at [www.combinedinsurance.co.nz](http://www.combinedinsurance.co.nz)

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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 or post via the following details:

### The Privacy Officer

Chubb Insurance New Zealand Limited  
PO Box 734  
Shortland Street  
Auckland 1140  
O +64 9 377 1459  
E [Privacy.NZ@chubb.com](mailto:Privacy.NZ@chubb.com)

### Contact Us

Combined Insurance is a division of Chubb Insurance New Zealand Limited  
CU1-3, Shed 24  
Princes Wharf,  
Auckland 1010  
P Private Bag COMBINED Remuera Auckland 1541  
O 0800 COMBINED (266 246)  
E [nz.service@nz.combined.com](mailto:nz.service@nz.combined.com)  
[www.combinedinsurance.co.nz](http://www.combinedinsurance.co.nz)



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Combined Insurance is a division of Chubb Insurance New Zealand Limited  
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Fax: 0 9 520 9009  
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