



WHAT TO DO IF YOU HAVE A COMPLAINT?

About Lloyd's

Since the late seventeenth century, the name Lloyd's has been synonymous with insurance. Many of the world's leading underwriters are based at Lloyd's. The market is internationally renowned and has an impeccable claims record.

In New Zealand, Lloyd's is proud to be a member of the Insurance Council of New Zealand, and strives to comply with the Fair Insurance Code.

Our aim is to provide the highest service to our New Zealand policyholders and, to this end, we have developed the following procedures for the fair handling of complaints from Lloyd's policyholders.

How can we help you?

There are established procedures for dealing with complaints and disputes regarding your policy or claim.

Step 1

Any inquiry or complaint relating to this insurance should be referred to either your Lloyds insurance intermediary (us) or the administrator handling your claim in the first instance – in most cases this will resolve your grievance.

We/they will respond to your complaint within 10 business days provided we/they have all necessary information and have completed any investigation required. Where further information, assessment or investigation is required, we/they will agree to reasonable alternative timeframes with you. You will also be kept informed of the progress of your complaint.

Step 2

In the unlikely event that this does not resolve the matter or you are not satisfied with the way your complaint has been dealt with, you should contact Scott Galloway, the Lloyd's General Representative in New Zealand at:

**Lloyd's General Representative in New Zealand
c/o - Hazelton Law**

**PO Box 5639
WELLINGTON 6145**

**Telephone: (04) 472 7582
Facsimile: (04) 472 7571
Email: scott.galloway@hazelton.co.nz**

who will refer your dispute to Policyholder & Market Assistance at Lloyd's.

When you lodge your dispute with Lloyds, they will usually require the following information:

- Name, address and telephone number of the policyholder
- The type of insurance policy involved
- Details of the policy concerned (policy and/or claim reference numbers, etc.)
- Name and address of the insurance intermediary through whom the policy was obtained
- Details of the reasons for lodging the dispute
- Copies of any supporting documentation you believe may assist us in addressing your dispute appropriately.



Following receipt of your dispute, it will be handled by the Policyholder & Market Assistance Department at Lloyd's in London. The length of time required to resolve a particular dispute will depend on the individual issues raised, however in most cases you will receive a full written response to your dispute within fifteen (15) business days of receipt, provided Lloyd's have received all necessary information and have completed any investigation required.

Step 3

If your dispute is still not resolved in a manner satisfactory to you within 2 months then you may refer the matter to the Insurance and Financial Services Ombudsman (IFSO), provided the matter is within the jurisdiction of the Insurance and Financial Services Ombudsman Scheme. The IFSO is an independent body that operates nationally in New Zealand and aims to resolve disputes between you and your insurer. The IFSO can consider breaches of the Fair Insurance Code and we are bound their decisions. If the IFSO decides that we have significantly breached the Fair Insurance Code we must report that breach to the Insurance Council of New Zealand.

Further details are available at: www.iombudsman.org.nz

Clients not eligible for referral to the Insurance and Financial Services Ombudsman Scheme may be eligible for referral to the Financial Ombudsman Service (UK). Such referral must occur within 6 months of the final decision by the Policyholder & Market Assistance Department at Lloyd's. Further details will be provided by the Policyholder & Market Assistance Department with their final decision to you.

How much will this procedure cost you?

This service is free of charge to policyholders.