

Before you contact us, make sure you have checked off everything in this complaint checklist.

Complaint Checklist

1. Do you have a dispute with your insurer?

Yes

2. Have you read your policy to help you understand what your policy covers?

Yes

3. Have you been through your insurer's complaints process?

Yes

4. Have you had a letter from your insurer saying you have reached deadlock?

Yes

If you can answer **Yes** to all of these questions we can help.



Contact us

7th Floor,
99-105 Customhouse Quay, Wellington 6011
PO Box 10845, Wellington 6143, New Zealand

Phone **04-499 7612**
Fax **04-499 7614**
Freephone **0800 888 202**
Website **www.iombudsman.org.nz**
Email **info@iombudsman.org.nz**

WRITE MARK
PLAIN ENGLISH STANDARD

Can we help you with your insurance or savings complaint?



9 April 2009

INSURANCE
& SAVINGS
OMBUDSMAN

I.S.O

Who are we?

The Insurance & Savings Ombudsman (ISO) is a free, independent service which can help you settle insurance and savings disputes.

- We are independent
- We are impartial
- We are free to you!



How can we help you?

If you have a complaint against a member of our scheme and your insurer has sent you a letter of *deadlock*, we may be able to help.

A letter of deadlock means you have come to the end of the insurer's complaints process and the complaint has not been resolved.

To see if your insurer is a member of the ISO Scheme, check our website, www.iombudsman.org.nz or telephone us on 0800 888 202.

We will help you settle your complaint by agreement, or we may make a decision. The decision may be in your favour, or in the insurers' favour. Our decision is binding on the insurer, but not on you. If you are unhappy with our decision, you can take your complaint to court.

Whatever decision we make, it is always independent and impartial.

What does it cost?

Nothing – the service is free to consumers.

What complaints can we help with?

We can help with complaints about policies and claims for personal insurance and savings plans. This includes complaints about:

- ✓ house, contents, vehicle, travel and health insurance
- ✓ income protection, mortgage protection, critical illness cover, life insurance and superannuation
- ✓ claims up to \$200,000, or \$1,000 per week, unless a claim has been accepted but a dispute arises over an amount which does not exceed the limits or unless the insurer agrees to a higher amount
- ✓ the cover provided by your policy
- ✓ claims made by, or on behalf of, the policy holder
- ✓ the amount payable under a claim
- ✓ small business claims.

We cannot help you with:

- x awards of compensation or damages
- x commercial insurance, except small business claims
- x third party or uninsured losses
- x premiums, charges, excesses, returns, underwriting decisions
- x financial advisers and brokers.

When we look at a complaint, we use the ISO's Terms of Reference. You can get a copy of the Terms of Reference from our website, www.iombudsman.org.nz or call us on 0800 888 202.