

Before you contact the ISO make sure you have checked off everything in this dispute checklist.

Dispute Checklist

1. Do you have a dispute with your financial service provider?

Yes/No

2. Have you read all the relevant documentation you have to understand what your policy or contract covers?

Yes/No

3. Have you been through your provider's internal dispute resolution process?

Yes/No

4. Have you had a letter from your provider informing that "deadlock" has been reached?

Yes/No

If you can answer Yes to all of these questions the ISO can help.



Contact us

The Insurance & Savings Ombudsman Scheme Inc.

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Freephone: **0800 888 202** (If calling within NZ)

Website: **www.iombudsman.org.nz**

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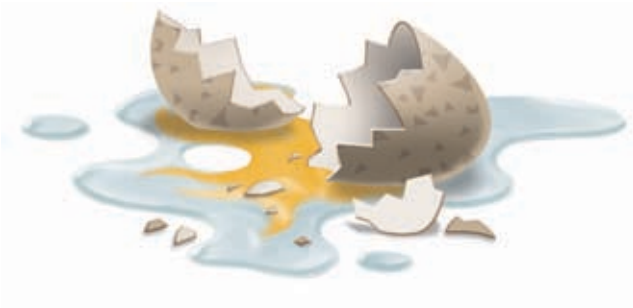
Do you have a dispute with your financial service provider?



What is the ISO?

The Insurance & Savings Ombudsman (“ISO”) Scheme Inc. provides a free, independent service which can help you settle disputes with financial service providers.

- It is independent
- It is impartial
- It is free to consumers



How the ISO can help

The ISO resolves disputes between consumers and their financial service providers that are Participants of the ISO Scheme.

Visit our website www.iombudsman.org.nz to find out if your provider is a Participant of the ISO Scheme or check your provider’s disclosure document.

The ISO can look at disputes if you have received a letter of “*deadlock*” from your provider.

A letter of “*deadlock*” means you have come to the end of your provider’s internal dispute resolution process and the dispute has not been resolved.

The ISO will help you settle your dispute by agreement, or it may make a decision. The decision may be in your favour, or in the Participant’s favour. The ISO’s decision is binding on the Participant but not on you. If you are unhappy with the ISO’s decision, you can take your dispute to court.

The ISO’s decisions are always independent and impartial.

Disputes the ISO can help you with:

- ✓ claims (and disputes about part of a claim) up to \$200,000
- ✓ the cover provided by and the amount payable under a contract
- ✓ small business claims
- ✓ breaches of contract, statutory obligations, industry codes
- ✓ fire and general, health and life insurance, superannuation and any advice given about the products
- ✓ credit contracts, trustee related issues, mortgages

Disputes the ISO cannot help you with:

- x awards of damages
- x commercial insurance
- x third party or uninsured losses
- x commercial decisions

When the ISO looks at a dispute, it uses its Terms of Reference (TOR). You can get a copy of the Terms of Reference from our website, www.iombudsman.org.nz