

## A GUIDE TO HOW WE SOLVE YOUR CLAIMS COMPLAINTS

**OUR GOAL is to have you as a loyal and happy customer. We want you to be completely satisfied in all your dealings with us.**

Travelsure is committed to:

- Listening carefully to what you tell us
- Being accurate and honest in telling you about our products and services
- Acting fairly and openly in all our dealings with you
- Communicating with you professionally and in plain language
- Resolving any complaints or concerns you have with us.

So if you think we have let you down in any way, or our service is not what you expect (even if through one of our agents), please let us know so we can help.

### **How to tell us when you are not happy or if you just want to clarify something:**

If you have a complaint, you are welcome to phone us on 0800 500 225. Here you can discuss your concern with one of our team members.

For a formal dispute of a claim to occur, we will require you to place your complaint in writing. You can send us the full details of your complaint, including any support documents, and explain what you would like us to do. You can write to us at: PO Box 105-203, Auckland City, Auckland 1143. You can also email: [claims@travelsure.co.nz](mailto:claims@travelsure.co.nz)

### **What We Will Do To Resolve Your Claims Complaint:**

If you are dissatisfied with our handling of your claim, you should discuss your concerns with the person who dealt with your claim. The Claims Officer has a period of 48 hours to resolve your complaint. If your complaint is still unresolved it will be escalated to the Claims Manager.

The Claims Manager will:

- Acknowledge your complaint within five working days.
- Investigate your complaint and advise you of its progress or outcome within ten working days.
- If you remain dissatisfied you may request that your claim be reviewed by our underwriter, Great Lakes Reinsurance (UK) PLC.
- Great Lakes Reinsurance (UK) PLC will review your complaint and advise you of their final decision within 2 months.

**Rest assured** we are committed to answering any questions or resolving any concerns you might have.

### **And if your complaint remains unresolved**

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied you also have external dispute resolution options such as mediation, arbitration or legal action.

One form of arbitration is to refer your complaint to Insurance & Savings Ombudsman ("ISO") Scheme. This is an independent body and its service to you is free.

The ISO can make decisions which are binding on us. Again, you have the right to take legal action if you don't accept their decision.

You can contact them by

**Calling:** 0800 888 202 or +64 (04) 499 7612

**Fax:** +64 (04) 499 7614

**Writing:** ISO, PO Box 10-845, Wellington 6143 NEW ZEALAND

**Online:** <http://www.iombudsman.org.nz>