

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 enquiry or complaint relating to a Lloyd's policy or claim should be addressed to either your Lloyd's insurance intermediary ("the coverholder") or to the administrator handling your claim in the first instance – in most cases this will resolve your grievance.

They will respond to your complaint within 15 business days provided they have all necessary information and have completed any investigation required. Where further information, assessment or investigation is required, 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



DUAL NEW ZEALAND

ASB Tower, Level 20, 135 Albert Street, Auckland 1010, New Zealand
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Registered Office: 140 Leadenhall Street London EC3V 4QT



When you lodge your dispute with us, we 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:

Step 3

If your dispute is not resolved in a manner satisfactory to you then you may refer the matter to the Insurance and Savings Ombudsman, provided the matter is within the jurisdiction of the Insurance and Savings Ombudsman Scheme. We will provide you with details of that body.

Clients not eligible for referral to the Insurance and Savings 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.



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