

# Complaints and Dispute Resolution



DUAL is committed to a high standard of service particularly in dealing with any customer complaint or dispute. Our goal is to provide prompt, transparent and fair process for the resolution of disputes and/or complaints.

Our aim is to ensure that everyone at DUAL understands and complies with this process and procedure, which in turn promotes accountability and transparency of our service to you.

## Stage 1: Lodging a Complaint

If you are dissatisfied with DUAL's products or service and wish to lodge a complaint, it can be made by telephone, in person or in writing. If a complaint is made in writing all responses will also be in writing.

### How do you contact us?

A complaint can be made by contacting us in any of the following ways:

Email: [claims@dualnewzealand.co.nz](mailto:claims@dualnewzealand.co.nz)  
Telephone: +64 09 973 0190  
Fax: +64 09 973 0190  
Mail: DUAL New Zealand, Level 6, 5 High Street, Auckland, 1010 New Zealand

## Stage 2: Internal Dispute Resolution

Our Internal Dispute Resolution ("IDR") policy incorporates the standards and requirements prescribed by the *Fair Insurance Code 2020*, our policy is as follows:

- We will conduct complaints handling in a fair, transparent and timely manner.
- If you make a complaint to us, we'll:
  - o acknowledge receipt within 5 business days of receiving your complaint;
  - o give you the name and contact details of the person handling your complaints;
  - o refer it to our internal dispute resolution process;
  - o have someone experienced, who has not been handling your case, fully investigate your complaint if you request it;
  - o respond to your complaint within 10 business days of the date we have all the information we need to determine your complaint. If we have to do more work or ask for further information, we may agree a reasonable timeframe with you;
  - o update you at least once every 20 business days, or another time interval we may agree with you until your complaint is resolved;
  - o tell you that complaints can sometimes be held up because we need information from third parties, but if this happens, we will keep you informed.
- We will first try to resolve your complaint through our IDR process within 2 months of you lodging it. However, if we cannot do this to your satisfaction, we'll:

- o explain our reasons to you in writing;
- o offer you a 'deadlock' letter so you can take your complaint to our external dispute resolution scheme;
- o tell you which schemes we are registered with and give you their contact information.
- We'll explain that you can take your complaint to our external dispute resolution scheme after two months, if you don't want to continue trying to resolve your complaint through our internal dispute resolution process. You don't have to do this.

### Stage 3: External Dispute Resolution

In the event your complaint is not resolved, it will be treated as a dispute and will enter the External Dispute Resolution ("EDR") process. The complaint will then be referred to the Lloyd's General Representative in New Zealand for their consideration. A copy of the Lloyd's Australia Limited EDR is available on our website, however for ease, their contact details are:

Lloyd's General Representative in New Zealand  
c/o - Hazelton Law  
Level 29 Plimmer Towers,  
2 - 6 Gilmer Terrace  
WELLINGTON 6145  
Telephone: +64 4 472 7582  
Facsimile: +64 4 472 7571  
Email: [scott.galloway@hazelton.co.nz](mailto:scott.galloway@hazelton.co.nz)

Following receipt of your dispute, it will be handled by Lloyd's. 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 ten (10) business days of receipt, provided Lloyd's have received all necessary information and have completed any investigation required.

If Lloyd's is unable to issue a final response within two months, they will issue a 'deadlock' letter.

### Stage 4: Financial Service Ombudsman Scheme

If your complaint remains unresolved and you are still dissatisfied, you can make a complaint to the Insurance and Financial Services Ombudsman Scheme ("IFSO"). Their service is free and independent. Further information on the scheme and how to make a complaint can be found at their website <http://www.ifso.nz> or you can call them on 0800 888 202.