

Crombie Lockwood Bloodstock 4th Floor, The Bridgewater Building 130 Grantham Street Hamilton 3204

PO Box 1395 Hamilton 3240

COMPLAINTS PROCESS - What to do if you have a complaint

Crombie Lockwood Bloodstock is committed to providing you with excellent customer service and claims handling. Your Insurer, Lloyd's, is a member of the Insurance Council of New Zealand and adheres to the Fair Insurance Code. As an agent of Lloyd's, Crombie Lockwood Bloodstock also adhere to the Fair Insurance Code, which provides you with assurance of our high standards of service to customers.

If you do have a complaint please let us know. Our complaints process is outlined below.

Step 1

Please contact the person you have been dealing with in the first instance to try and resolve the matter or address your complaint to:

The Manager Crombie Lockwood Bloodstock 4th Floor, Bridgewater Building 130 Grantham Street Hamilton 3204

PO Box 1395 Hamilton 3240

Or E-mail <u>bloodstock@crombielockwood.co.nz</u>;

We will acknowledge your complaint within 3 working days, provide you with the name and contact details of the person handling your complaint, have the matter fully investigated by a suitably experienced person not previously involved in your case, and inform you of the progress or outcome of the matter within 10 working days.

Where further information, assessment or investigation is required we will agree reasonable time frames with you for the completion of this. If we cannot agree on reasonable time frames, you can contact an independent external dispute resolution scheme that we or the Insurer are registered with about those timeframes.

We will update you at least once every 20 business days, or another interval we agree with you, until your complaint is resolved.

Step 2

In the unlikely event we do not resolve the matter you should contact the Lloyds general representative in New Zealand:

Scott Galloway

Or E-mail
Lloyd's General Representative in New Zealand
Hazelton Law
Level 29, Plimmer Towers

Or E-mail
Telephone
+64 (04) 472 7570
+64 (04) 472 7571

PO Box 5639 Wellington 6145, New Zealand

2-6 Gilmer Terrace, Wellington

Step 3

Following Lloyd's consideration of your complaint, if the complaint is not resolved you may be entitled to refer the matter to the Insurance and Financial Services Ombudsman Scheme. This is an independent service, free to you. See www.iombudsman.org.nz or call 0800 888 202 for information on the IFSO Scheme including how and when to make a complaint to it.

The IFSO Scheme will require a "deadlock" to be reached before considering a complaint. If your complaint is not resolved to your satisfaction within 2 months of notification to Offshore Market Placements you will be provided a "deadlock" letter explaining why the matter has not been resolved.

WEMBER IN SURANCE U

If you feel your human rights have been breached you can contact the Human Rights Commission on 0800 496 877 or through its website: www.hrc.co.nz.