

# COMPLAINT RESOLUTION PROCESS



NM Insurance strives to provide the highest quality support and services to our customers but if you have a complaint or encounter a problem we have developed the following procedure for resolving the matter.

## Step 1

### Internal Resolution Process

If you have a complaint you should contact the NM Insurance staff member who made the decision you are unhappy with. If you and they cannot resolve the problem then ask for the issue to be referred to the NM Insurance National Manager, who can be contacted direct at the address noted above, who will review the complaint and make a final decision. On receipt of your complaint we will;

- Let you know we have received your complaint within 3 working days,
- Make sure your complaint is fully investigated as soon as possible by someone not involved in the original decision,
- Give you the name and address and contact details of the person handling your complaint,
- Send you written advice about the progress or outcome of your complaint within 10 working days of receiving your complaint,
- Where further information, investigation or assessment is needed, agree reasonable alternative time frames with you,
- You will receive our final decision in writing.
- We will undertake this process within 10 working days.

## Step 2

### External Resolution Process

If our final decision is unacceptable to you, or we have taken more than 40 working days to resolve your complaint, you have the following options available;

1. You may seek independent legal advice, or;
2. If the complaint remains unresolved and it relates to a Lloyds policy or claim you should contact Lloyds General representative in New Zealand:  
Scott Galloway  
c/- Hazelton Law  
PO Box 5639  
Wellington  
Tel: (04)472 7582  
Email: [scott.galloway@hazelton.co.nz](mailto:scott.galloway@hazelton.co.nz)

Following receipt of your complaint, it will be handled by the by the Policyholder & Market Assistance Department at Lloyds in London.

3. If the complaint remains unresolved, or it relates to a non-Lloyds policy or claim, you may refer the matter to Financial Services Complaints Limited ("FSCL"). FSCL is a free, independent external dispute resolution service available to certain of our clients (see below) and approved by the Ministry of Consumer Affairs. FSCL is able to investigate complaints where the amount claimed does not exceed \$200,000, and can require NM Insurance or Insurers to pay compensation up to this amount. In general, those of our clients who are individuals and small businesses (being businesses with less than 19 employees) are eligible for the FSCL dispute process. Full details of whether you will be eligible for the FSCL scheme can be obtained at [www.fscl.org.nz](http://www.fscl.org.nz).

For further details, please contact FSCL:

Website: [www.fscl.org.nz](http://www.fscl.org.nz)  
Phone: 0800 347 257  
Email: [info@fscl.org.nz](mailto:info@fscl.org.nz)  
Mail: PO Box 5967, Lambton Quay, Wellington 6145