

Working together to resolve complaints & disputes

If you have a concern

The easy solution to a problem

Ansvar Insurance places the highest priority on providing prompt, efficient and friendly service including protecting your privacy. However, if you do not believe this has been achieved the best first step is to go back to the employee or broker with whom you were dealing to see if they can resolve the problem.

If that is not possible, then we invite you to contact the Manager for New Zealand who will review the problem. Acknowledgement of the complaint will be made within three working days from the day the complaint is received by telephone or in writing.

Your complaint will be fully investigated as quickly as possible by someone not involved in the original decision. You will be provided with the name of the person dealing with your complaint. You will receive written advice about the progress or outcome of the complaint within 10 working days from the day the complaint is received by telephone or in writing.

You will be advised within sixty days if we are unable to resolve your complaint. Further options available to you will be advised, such as the Insurance and Savings Ombudsman.

What if we don't resolve your problem?

The Insurance & Savings Ombudsman (ISO) is a free, independent service that can help you settle a range of insurance disputes against insurance companies that are ISO members.

The ISO can help with complaints about policies, and claims for personal and small business* insurance to a maximum of \$150,000 (unless the insurance company agrees to a higher amount). The ISO will help you settle your complaint by agreement, or the ISO will make the decision. The decision may be in your favour, or in the insurance company's favour. The ISO's decision is binding on the insurance company, but not on you. If you are unhappy with the ISO's decision, you can take your complaint to the Disputes Tribunal or to court.

The ISO uses the Fair Insurance Code to help them make their decision.

The ISO can be contacted by calling 0800 888 202, by writing to PO Box 10845, The Terrace, Wellington 6143 or visiting their website at iombudsman.org.nz

*For the ISO's definition of small business please visit their website.