



## ACS (NZ) Ltd - Internal Complaints Procedure

ACS (NZ) Ltd 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 Head of Claims for New Zealand, who will review the problem, by email at [jkenny@acsclaimsservices.co.nz](mailto:jkenny@acsclaimsservices.co.nz). 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 forty days if we are unable to resolve your complaint. Further options available to you will be advised, such as the Financial Services Complaints Limited.

## Dispute Resolution Scheme

We are a member of the Financial Services Complaints Limited Scheme (FSCL). The FSCL scheme is operated by Financial Services Complaints Limited and is a free, independent service that can help you settle a range of insurance disputes against companies or advisers that are affiliated with FSCL.

FSCL can help with complaints about policies, and claims for personal and business insurance to a limit of \$200,000. FSCL will endeavour to assist the parties to resolve the complaint through the use of conciliation, negotiation and advice. If the complaint is not able to be resolved this way, involves an amount under \$50,000 and is not of a complex nature, the Chief Executive Officer can make a Formal Determination (binding decision). If the complaint involves a sum greater than \$50,000 or is of a complex nature, a panel of industry and consumer representatives will make a Formal Determination on the complaint. A Formal Determination is binding on the insurance company, but not on you.

## FSCL contact details

Address: PO Box 5967, Lambton Quay, Wellington 6145  
Email: [info@fscl.org.nz](mailto:info@fscl.org.nz)  
Website: [www.fscl.org.nz](http://www.fscl.org.nz)  
Telephone: 04 472 3725 or 0800 347257

## Important Notice Disclosure – Ours

We will act fairly and openly in all our dealings with you. This means we will:

- Answer your questions accurately
- Explain the information you need to provide when applying for insurance, renewing cover, when making a claim and the importance of this information being complete, up-to-date and relevant. Please ask us for advice if you are unsure what information is relevant.