Complaints



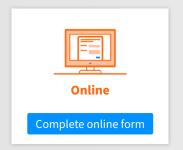
We aim to provide a great standard of service in everything we do

If you have a concern or complaint, we want to hear from you so that we have the opportunity to make it right. We will try to resolve things straight away, but if it's taking a bit longer than expected, we will keep you informed. More information about our process and timeframes can be found below.

How to make a complaint and what to expect

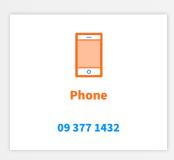
Step 1: Let us know what your concerns are

You can raise your complaint with the person that you have been dealing with, who will aim to resolve things straight away, or you can speak to a Team Leader or Manager at any time. You can also contact us in the following ways and we will acknowledge your complaint within 5 working days of receiving it.









Step 2: Escalation and Internal Dispute Resolution

If we are unable to resolve your complaint in the first instance, it will be escalated to a Team Leader or Manager who will let you know if we need more information.

As soon as we have all the information we need, we will write to you with an update within 10 working days. If the issue is complex or things are taking a bit longer, we will keep you informed at least once every 20 working days or agree another timeframe with you.

Our Internal Dispute Resolution committee

Your complaint may also be reviewed by our Internal Dispute Resolution committee, which includes senior management and Ando's Complaints Officer.

Step 3: What should you do if you're still not happy?

If we can't resolve your complaint within two months, or you're not satisfied with the outcome, we will provide you with a 'deadlock' letter to confirm you're at the end of our internal complaints process. You have the option to continue working with us, or you can take your complaint to the Insurance and Financial Services Ombudsman (IFSO) Scheme at no charge.

You have 3 months from the date of our deadlock letter to refer your complaint to the IFSO Scheme.

Insurance and Financial Services Ombudsman

Our partners Hollard and Lloyd's, who provide the insurance cover to you, are registered with the IFSO Scheme who are an independent dispute resolution body. You can find out more about them at: https://www.ifso.nz/complaints/

Email: info@ifso.nz Freephone: 0800 888 202

Or write to:

Insurance & Financial Services Ombudsman Scheme PO Box 10-845 Wellington 6143 New Zealand



We adhere to the Fair Insurance Code, which provides you with assurance that we have high standards of service to our customers. You can access a copy of the code here.