

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.


If your complaint relates to a Natural Hazards Cover (NHCover) claim

NHCover claims are managed in accordance with the Code of Insured Persons' Rights and applies to claims for damage to your home or land caused by a natural hazard, such as an earthquake or landslide. If you think we have breached the Code, please raise a complaint with us in the first instance.


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.




Online



Email
complaints@ando.co.nz



Post
Complaints Officer
Ando Insurance Group Limited
PO Box 6649, Victoria Street West,
Auckland 1142, New Zealand



Phone
09 377 1432

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 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 formally to an external provider for further consideration at no charge. If your complaint relates to a NHCover claim, please refer to the NHCover process below.

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.

The letter we will provide you is called a 'deadlock' letter, which you can take 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.

You can find out more about them at: 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

If your complaint relates to a NHCover claim

Code of Insured Persons' Rights – If you are unhappy with the outcome of our internal investigation about your complaint under the Code of Insured Persons' Rights, then you have the right to have this independently reviewed by Fair Way. To apply for an independent review, please forward your complaint outcome letter to resolutions@naturalhazards.govt.nz. You have 3 months from the receipt of our complaint outcome letter to apply.

You can find more information on the Natural Hazard Commission website at:
www.naturalhazards.govt.nz/about-nhc/code-of-insured-persons-rights

Referable decisions – If your complaint relates to a decision about the validity or settlement of your NHCover claim, then this is a 'referable decision' under the Natural Hazards Insurance Act and you are able to refer your dispute to the NHCover Dispute Resolution Scheme.

For more information on how to refer a dispute, see the Natural Hazard Commission website at:
www.naturalhazards.govt.nz/dispute-resolution-scheme



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](#).