

## WHAT TO DO IF YOU HAVE A COMPLAINT?

If you have any concerns or wish to make a complaint in relation to this policy, our services or your insurance claim, please let us know and we will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedure. In the first instance, please contact:

### THE COMPLAINTS OFFICER

Delta Insurance  
complaints@deltainsurance.co.nz  
+64 9 300 3079  
PO Box 106 276, Auckland 1143

We will acknowledge receipt of your complaint within 5 business days and do our utmost to resolve the complaint to your satisfaction within 10 business days, unless we require further information in which case, we will agree an alternate time frame with you.

If we cannot resolve your complaint to your satisfaction, you can escalate the matter to Lloyd's General Representative in New Zealand:

### LLOYD'S GENERAL REPRESENTATIVE IN NEW ZEALAND

Email: idrnz@lloyds.com  
Telephone: +64 4 472 7582  
Post: PO Box 5639 Wellington New Zealand

Following receipt of your complaint, you will be advised whether your dispute will be handled by the Complaints team at Lloyd's Australia or the Lloyd's Complaints team in the UK, or what other avenues are available to you.

A final decision will be provided to you within two months of the date on which you first made the complaint unless certain exceptions apply.

If your complaint is not resolved in a manner satisfactory to you or we do not resolve your complaint within two months of originally receiving it, you may refer the matter to the Insurance and Financial Services Ombudsman (IFSO Scheme). The IFSO scheme can be contacted as follows:

Telephone: 0800 888 202 or +64 4 499 7612  
Email: info@ifso.nz or via their website [www.ifso.nz](http://www.ifso.nz)  
Post: PO Box 10-845 Wellington 6143, New Zealand

Your complaint must be referred to the IFSO Scheme within 3 months of the final decision, unless the IFSO Scheme considers special circumstances apply. If your complaint is not eligible for consideration by the IFSO Scheme, you may be referred to the Financial Ombudsman Service (UK) or you can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to you.



Lloyd's is a member of the Insurance Council of NZ and we adhere to the Fair Insurance Code, which provides you with assurance that we have high standards of service for our customers.