Making and resolving complaints





Because we want to sort it out

If you have a complaint please talk to us about it.

At Club Auto, our key focus is being there for you when you need us. We are genuinely interested in making sure we provide you with the best customer service we can - and that includes sorting out any complaints you have with us, quickly and fairly.

If you have a complaint with Club Auto, you have a number of options to get resolved.

1. Talk to the person who handled your enquiry or claim

Concerns can often be resolved straight away by talking to us. Please contact the person who has been attending to your enquiry or claim. Maybe there is something we aren't aware of? Or you may have further information that we didn't know before.

2. Talk to their Team Leader/Manager

If you feel uncomfortable dealing with the person handling your enquiry or claim, or you are not satisfied with their response, contact their Team Leader/Manager.

To assist us, please put your concerns in writing. The Team Leader/ Manager will consider all your concerns and carry out a full investigation, keeping you informed of the progress. It is in both your and our interests that any complaints are sorted out as quickly as possible.

3. Take it to the Club Auto General Manager

If you are still dissatisfied, please use the attached feedback form to write to us. We're as determined as you are to see our customer complaints sorted out.

The General Manager

Club Auto

PO Box 1575

Whangarei 0140

Please include the name of the Club Auto staff member you spoke to, plus any other information you feel will help bring about resolution. Please also clearly state what outcome you would like to see. We will undertake a complete review of your complaint and policy file, independent of the Club Auto staff involved to this point.

We will keep you informed of the progress of your complaint and strive to be prompt and fair in our assessment and in finding a resolution.

If your complaint is relating to our claim service, you may also have your case referred to TOWER who ultimately underwrite the insurance policy. A panel from TOWER will review the case, including the Club Auto decision, and make a ruling to accept the complaint or suggest that it is taken to the claims dispute resolution service (see point 4 below).

4. Take the case to a dispute resolution service

If, despite all our combined efforts, your complaint is not resolved, you may want to take your complaint to an independent resolution service. Depending on the nature of your complaint, you will have two options for this, which are;

Claims service complaints:

If both Club Auto and TOWER have reviewed your complaint and issued a Letter of Deadlock, you will then have the option of taking your claims complaint to the Insurance & Savings Ombudsman. The Ombudsman acts as an independent party to resolve disputes. You will need to show that you have gone through the above steps before the Ombudsman's office will investigate. You are also required to refer your complaint to the Ombudsman within two months of receiving our written response.

The Insurance & Savings Ombudsman PO Box 10845 Wellington 6143 Freephone 0800 888 202 Email info@iombudsman.org.nz Website www.iombudsman.org.nz

Please see the Ombudsman's website for the disputes it can consider.

Sales service complaints:

If Club Auto are unable to resolve any sales service complaint you make, then you may wish to take the matter to our Sales Service complaint resolution service.

Financial Services Complaints Ltd (FSCL) PO Box 5967 Lambton Quay, Wellington 6145 Phone 0800 347257 Email info@fscl.orq.nz

At Club Auto, we fully support both of these dispute resolution services. Whichever service you use, it will be free and the ruling is binding on us.

Contact us

Call 0800 506 506 Fax 09 438 1049 www.clubauto.co.nz PO Box 1575 Whangarei 0140

Customer feedback form



We want to resolve your complaint. Please provide the details on the form below, detach it from this brochure and post it to our General Manager.

| Name | Date | |
|--|--|--|
| Policy type | | |
| Address | | |
| Daytime telephone | When is the best time to contact you? | |
| Email address | | |
| Please explain your complaint | | |
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| Who have you spoken to, or received correspondence | e from, at Club Auto? (Please attach copies of the correspondence) | |
| | | |
| | | |
| What outcomes would you like to see? | | |
| | | |
| | | |
| Is there any additional information you feel will help | bring about resolution? | |
| is there any additional information you reel will help | of thing about resolution: | |
| | | |
| | | |
| | | |
| Signature of policyowner* | | |

Thank you for taking the time to let us know what's happened. We will keep you informed about the progress of your complaint and strive to be prompt and fair in our assessment and in finding a resolution.

^{*} If you are not the policyowner, we will need to obtain their written authorisation to release any information in respect of their policy and claim.