

Manchester Unity Friendly Society Insurance Complaints Procedure

Our unique friendly society philosophy of *Members helping members* remains our guiding beacon when we provide insurance related benefits to our members.

In practice it means we aim to serve members compassionately and caringly for their insurance service, claims, products, or premiums. Over the years, we have built a positive reputation for it.

We acknowledge that sometimes we may not have served you satisfactorily in a particular situation for your particular insurance related benefit. We really want to resolve such situations early and quickly when you first raise your query request; if we don't, you can raise an insurance complaint.

What you should do

If you are dissatisfied with how we or another party on our behalf (the Society) have served you regarding your insurance benefit:

Let's sort it out:

This is stage 1. Discuss your insurance complaint with the person you've been dealing with and try to resolve it. Call them, or email them, or if practical arrange to meet them. *Members helping members* guides the person you've been dealing with to sort out your situation.

Review:

This is stage 2. If your insurance complaint is not resolved at stage 1, you can call 0800 101 842 or +64 4 473 6155 and ask to speak to the Insurance Complaints Officer, Namal Vasanthathilake, or email her at insurancecomplaints@manchesterunity.org.nz

We'll acknowledge receipt of your insurance complaint within five working days beginning after the date we receive it (or if it is not practicable to do so, as soon as practicable after that time).

We'll work towards resolving your situation in a timely manner. We aim to respond to insurance complaints within 10 working days of the date we have all the information we need to determine your situation. We'll keep you informed of our progress while we work towards a resolution for you. If we need more time or if the underlying issue is particularly complicated, we'll keep you updated and informed of our progress.

We will respond to you in writing with the outcome of our investigation in a timely, fair, and transparent manner.

Final review and option to make a complaint to the Insurance & Financial Services Ombudsman Scheme. ("IFSO Scheme"):

This is stage 3. If you are unhappy with the response you receive from us, you can request that your insurance complaint be reviewed by the Chief Executive of the Society. The Chief Executive will review the matter and make a final determination in respect of your complaint, which will be communicated to you without undue delay.

If you are still not satisfied:

If your insurance complaint has been fully investigated by us and you're still not satisfied with the determination, you can refer it to IFSO for review. You may also refer your insurance complaint to the IFSO if it has been more than two months after the date of your insurance complaint, and you no longer wish to resolve your insurance complaint through the Society's internal insurance complaints procedure.

We belong to the Insurance & Financial Services Ombudsman's approved dispute resolution scheme (IFSO). The IFSO Scheme is a free and independent dispute resolution service available to you that may help investigate or resolve insurance complaints if not able to be resolved through our internal insurance complaints process.

You can contact the IFSO Scheme on 0800 888 202, email at info@ifso.nz or by visiting their website www.ifso.nz. Alternatively, you can write to the following address: Insurance & Financial Services Ombudsman, PO BOX 10 845, Wellington 6143.