

MECON COMPLAINTS AND DISPUTE RESOLUTION PROCESS

MECON Insurance Limited (Financial Service Provider Number: 431406; NZBN: 9429041620298; Financial Services Complaints Ltd Member Number: 6483) (MECON) is committed to meeting and exceeding our clients' expectations whenever possible and would like to know if your expectations haven't been met. You are entitled to make a complaint about any aspect of your relationship with MECON.

What is a complaint?

A complaint is an expression of dissatisfaction made to a participant about their products or services, or the participant's internal complaints process itself, where a response or a resolution is explicitly or implicitly expected.

Vulnerability Support and Financial Hardship

Vulnerability and Financial Hardship can arise from a variety of situations and can be either of limited duration or long term.

If we are informed that you are experiencing Vulnerability or Financial Hardship, we can supply you details for our insurer and the contact details for Moneytalks - 0800 345 123.

1. INTERNAL DISPUTE RESOLUTION PROCESS (IDR)

1.1 What to do if you have a complaint

Complaints may be referred by either email, telephone or mail.

MECON's Complaints Officers are the Chief Executive Officer and General Manager, who are assisted by the Legal and Compliance Manager. MECON's complaints contact details are below:

E: complaints@mecon.com.au

T: 0800 632 666

M: MECON Insurance Complaints Officer

Level 11, Shortland Centre, 55 Shortland Street Auckland 1010

PO Box 180, Shortland Street, Auckland 1140

To allow MECON to consider your complaint the following information needs to be provided (where available and relevant):

- Name, address, email and telephone number of the policyholder;
- Policy number, claim number and product type;
- Name and address of the insurance intermediary (eg: insurance broker) through whom the policy was obtained;
- Reasons why you are dissatisfied and an explanation of the situation that led to the complaint; and
- Copies of any supporting documentation you believe may assist MECON in addressing your complaint appropriately.



1.2 How MECON or the relevant insurer will initially handle your complaint

MECON or the insurer aim to acknowledge receipt of your complaint within 1 business day and advise the name and contact details of the employee assigned to liaise with you.

MECON or the insurer will respond to your complaint in writing within 30 calendar days of first being notified of the complaint, provided MECON or the insurer have all the necessary information to complete investigations and reviews.

MECON or the insurer will keep you informed of the progress no less than every 10 business days unless it is resolved earlier.

If MECON or the insurer is unable to respond or resolve your complaint, MECON or the insurer will provide you with a letter outlining the reasons and your right to complain to the Financial Services Complaints Limited if you are dissatisfied.

2. EXTERNAL DISPUTE RESOLUTION PROCESS (EDR)

2.1 Financial Services Complaints Limited (FSCL)

If MECON or the insurer's response following the IDR process does not resolve your complaint to your satisfaction, you can seek an external review at any time via the insurer's external dispute resolution scheme administered by the FSCL.

The Financial Services Complaints Limited Scheme (the Scheme) is operated by the FSCL. The Scheme is an independent external dispute resolution scheme that aims to resolve complaints between complainants and participants as permitted under its Terms of Reference (TOR). The Scheme is free of charge for complainants. The Scheme's costs are met by the participants.

FSCLs contact details are:

T: 0800 347 257 (or if you are calling from overseas 04 472 3725)

E: complaints@fscl.org.nz

M: Financial Services Complaints Limited
PO Box 5967, Wellington New Zealand 6140

W: <https://fscl.org.nz/>

2.2 Process

See "How do I make a complaint" on the FSCL website: [How do I make a Complaint?](#)

If you choose to lodge your dispute with the FSCL, they will contact MECON and/or the insurer and ask for a response.

If you accept the final FSCL decision, MECON and the insurer must also accept it. The FSCL will ask you to sign a settlement form or agreement. This brings your complaint to an end, and you cannot take your complaint anywhere else.

If the FSCL advises you that their TOR's do not extend to you or your dispute, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

