MECON NEW ZEALAND

Complaints and Dispute Resolution Process

October 2024

Complaints and Dispute Resolution Process

MECON Insurance Limited (Financial Service Provider Number: 431406; NZBN: 9429041620298; Financial Services Complaints Ltd Member Number: 6483) (MECON NZ) 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 NZ.

What is a complaint?

A complaint is an expression of dissatisfaction made to us about our products or services, or our 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 you notify us of vulnerability or financial hardship, we will refer you to our insurer's Customer Care team and/or provide its contact details (listed below) and provide the Moneytalks telephone number.

AIG Insurance (Australia) Limited

(ABN: 93 004 727 753; AFSL: 38168)

Customer Care Team Australia

Email: aucustomercare@aig.com

Telephone: 1800 339 669

Website: AIG Australia Customer Care

AIG Insurance (New Zealand) Limited

(NZBN: 9429031310048; FSP: 189804)

Customer Care Team New Zealand

Email: customerfeedbacknz@aig.com

Website: AIG New Zealand Customer Care

Moneytalks Helpline: 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, post or face to face. MECON NZ's Complaints Officers are assisted by the Legal, Risk and Compliance department. You may choose to contact MECON NZ complaints via Australia or New Zealand, depending on where the insurance policy was issued from:

Email:	complaints@mecon.com.au
Telephone:	+61 2 9252 1040
Post:	Complaints Officer Level 5, 50 Margaret Street, Sydney NSW 2000 or PO Box R1789 Royal Exchange NSW 1225

Email:	complaints@mecon.com.au
Telephone:	0800 632 666
Post:	MECON Insurance Complaints Officer Level 11, Shortland Centre, 55 Shortland Street Auckland 1010 NZ; or PO Box 180, Shortland Street, Auckland 1140 NZ

To allow MECON NZ 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 (i.e: your 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 NZ in addressing your complaint appropriately.

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

MECON NZ uses Australian timeframes to handle your complaint, which are currently less than the New Zealand requirements. MECON NZ or the relevant insurer aim to acknowledge receipt of your complaint within 1 business day and advise the name and contact details of the Complaints Officer assigned.

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

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

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

Where a complaint is referred to the insurer in New Zealand, it follows the process outlined on its website AIG New Zealand Customer Care.

2. External Dispute Resolution Process (EDR)

2.1 Financial Services Complaints Limited (FSCL)

If MECON NZ 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 EDR which MECON NZ is a participant of and is administered by the FSCL.

The FSCL operates an independent EDR scheme (the Scheme) which 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.

FSCL's contact details are:

Telephone:	0800 347 257 (or if you are calling from overseas 04 472 3725)
Email:	complaints@fscl.org.nz
Post:	Financial Services Complaints Limited PO Box 5967, Wellington New Zealand 6140
Website:	https://fscl.org.nz/

2.2 Process

Please 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 NZ and/or the insurer and ask for a response.

If you accept the final FSCL decision, MECON NZ 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.