

## How to make a complaint

If you're unhappy with one of our policies, our service, or a decision on your claim, please tell us. Often a quick conversation can help sort things out. This brochure explains how to make a complaint, introduces our complaints process and explains your options at each stage.

### 1: Get in touch

If you have a complaint, please tell us about it. We'll listen carefully and respond quickly. We'll do our best to resolve your concerns right away or put you in touch with someone who can. Let us know what's happened and how we can help:

**Live Chat:** On our website [www.aainsurance.co.nz](http://www.aainsurance.co.nz)

**Telephone:** 0800 500 213

**Email:** Complete our [online form](#) or email us at [customerservice@aainsurance.co.nz](mailto:customerservice@aainsurance.co.nz)

**Mail:** AA Insurance, PO Box 992,  
Shortland Street, Auckland 1140

#### We'll confirm we've received your complaint

We'll acknowledge your complaint within 5 business days of receiving it. We'll give you the name and contact details of the person handling your complaint. We'll listen carefully and respond quickly. If we need more time or extra information, we'll let you know. Once we have all the information we need, we'll respond to your complaint within 10 business days.

If you're unhappy with our first response or would like to speak to someone else, let us know.

### 2: We can escalate your complaint

If we can't reach a resolution, you can ask for your complaint to be escalated. Our Team Leaders are on hand to help and can involve a Manager if necessary.

#### We'll keep you informed

If we need more time or the issue is particularly complicated, we'll keep in touch until your complaint is resolved. We'll update you at least once every 20 business days, or agree another time frame with you.

If a Senior Manager cannot resolve the issue to your satisfaction, we can refer your complaint to our Customer Resolution Service.

### 3: Our Customer Resolution Service can help

If your complaint isn't resolved, our Customer Resolution Service can get involved. This team acts with the authority of AA Insurance's Chief Executive Officer when resolving complaints. They can carry out an objective review, independent to the department you have been working with.

#### We'll aim to resolve your complaint within 2 months

If we can't resolve your complaint, we'll offer you a letter of deadlock to confirm you have come to the end of our internal complaints process. You also have the option to continue working with us if you'd prefer.

### 4: The Insurance & Financial Services Ombudsman can review our decision

On the rare occasion we can't resolve an issue with you directly, you can involve the Insurance and Financial Services Ombudsman (IFSO). The IFSO is independent and can provide a free, impartial review of your complaint.

You can refer your complaint to the IFSO if either:

- you have a letter of deadlock
- more than 2 months have passed since you first made your complaint and you no longer wish to keep working with us.

If we issue a letter of deadlock, you'll have 3 months to refer your complaint to the IFSO, if you wish. We'll follow any decision made by the IFSO. Of course, you can also choose to seek a resolution elsewhere. You can contact IFSO for help or advice:

**Telephone:** 0800 888 202

**Website:** [www.ifso.nz/complaints](http://www.ifso.nz/complaints)

**Mail:** IFSO, PO Box 10 845, Wellington 6143



AA Insurance is a member of the Insurance Council of New Zealand and adhere to the Fair Insurance Code, which provides you with assurance that we have high standards of service for our customers. A copy of this code is available at [www.icnz.org.nz/fair-insurance-code/about-the-code/](http://www.icnz.org.nz/fair-insurance-code/about-the-code/).



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