

How to Make a Complaint

Should you have a complaint, whether regarding your insurance, a claim, or levels of service received, you should follow the arrangements set out below.

Stage 1

Contact Columbus Direct

In the first instance you should contact Columbus Direct. Dependent on the nature of the complaint we may be able to reach a satisfactory resolution through a telephone conversation. However, for any issue that requires the involvement of the insurers we request that you detail your complaint in writing.

email admin@columbusdirect.com.au
tel 0800 55 99 11 (international +61 2 9463 3399)
fax +61 2 9966 4484
post PO Box 1206, CROWS NEST NSW 1585, Australia

We will acknowledge receipt of your written complaint within **2 business days**. Persons with the appropriate authority will then review it: this includes the insurers and their nominated representatives. The time required in reviewing any complaint will depend on the issues raised. In most cases a full written response will be sent to you within **10 business days** of receipt. If the response cannot be finalised within that time, we will advise you as such (by phone or email) and keep you updated as to its progress. The finding on a complaint will always be communicated to you in writing (either via email or by post) and will also clearly document the next step in our dispute resolution process should you remain dissatisfied.

Resolution of a complaint at this stage may include remedies such as the insurers reversing a decision made by the claims handlers, an ex-gratia payment being made on a previously denied claim due to circumstances seen as being mitigating by the insurers, or a discount being offered against a further travel insurance policy with us.

Stage 2

Escalate to Lloyd's

In the event the Stage 1 outcome does not resolve the matter, or you are not satisfied with the way your complaint has been dealt with, you should contact Lloyd's Underwriters' General Representative in New Zealand, Mr Scott Galloway (c/o Hazelton Law, Level 29 Plimmers Towers, 2-6 Gilmer Terrace, Wellington).

email idrnz@lloyds.com
post Mr Scott Galloway, c/o Hazelton Law, PO Box 5639, Wellington 6145
tel 04 472 7582
fax 04 472 7571

Your complaint will be acknowledged in writing within **5 business days** of receipt, and you will be kept informed of their review of your complaint at least every **10 business days**.

The length of time required to resolve a particular dispute will depend on the individual issues raised, however in most cases you will receive a full written response to your complaints with **10 business days** of receipt, provided they have all necessary information and have completed any investigation required.

If the matter cannot be resolved at Stage 2 and/or it has been more than **2 months** since the complaint was made, you will be advised of the reasons for this via a 'deadlock' letter and advised of your right to elevate the matter to the IFSO.

External Dispute Resolution

If your complaint is not resolved in a manner satisfactory to you or we do not resolve your complaint within **2 months** of receiving it at Stage 1, you may refer the matter to IFSO. IFSO can be contacted via the following:

email info@ifso.nz
post IFSO, PO Box 10-845, Wellington
phone 0800 888 202 or +64 4 499 7612
website www.ifso.nz

IFSO is an independent body that operates nationally in New Zealand and aims to resolve disputes between you and your insurer. Your dispute must be referred to IFSO within **3 months** of the date of a deadlock letter. Determinations made by IFSO are binding upon Lloyd's.

You can contact Lloyd's in the UK at:

email complaints@lloyds.com
post Complaints, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent ME4 4RN
tel +44 (0)20 7327 5693

This dispute resolution process is free of charge to Columbus Direct policyholders.

Columbus Direct constantly reviews its product and services to ensure it delivers customer service excellence at every opportunity. All customer complaints are reviewed by senior management and kept on file. Should any complaint be indicative of an ongoing issue that may need review, management will put this review in progress. Management will also oversee the implementation of any changes deemed necessary as a result of that review.
